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Chronicle

Home News.—President Roosevelt's inaugural address on March 4 was well received everywhere. He declared that the budget must be balanced, people put to work, mortgage foreclosures stopped,

Inaugural Address the price of agricultural products raised; and that there must be "strict supervision of all banking and credits and investments . . . an end to speculation with other people's money . . . an adequate but sound currency." He expected Congress to take speedy action, otherwise he would ask for "broad execu-

tive power."

The same day marked the culmination of the banking crisis. New York banks were closed for two days, March 4 and 6, and other States followed this action, until in

Banking
Emergency

every State there was in effect a moratorium or restriction on withdrawals.
The New York Stock Exchange closed,

and other exchanges did likewise. On March 5, the President issued a proclamation declaring a bank holiday from March 6 through March 9, because of the heavy withdrawals of gold and currency. He put an embargo on the withdrawal of gold and silver during that period; and authorized banking institutions, under the regulations of the Secretary of the Treasury, to receive new deposits

and make them subject to withdrawal on demand without any restrictions. Earlier in the day he summoned Congress to meet in extra session on March 9 to enact banking legislation. That same day Secretary Woodin gave out regulations allowing banks to function on a limited basis during the holiday, and on March 7 permitted banks to pay out money absolutely necessary to meet community needs, providing gold or gold certificates are not issued.

On March 9, the new Congress formally opened, and after a rapid organization listened to a special message from the President. In this message Mr. Roosevelt out-

Banking
Legislation

lined two immediate objectives: reopening the banks and providing additional currency. This legislation would give to the Government control over the banks for the protection of depositors. Banks already known to be in sound condition would be opened immediately; other banks would

dition would be opened immediately; other banks would be opened as soon as known to be sound, and a third class would be reorganized and reopened after being put on a sound basis. The currency asked for would be such as not to increase the unsecured indebtedness of the Government but would be adequately secured by the liquid assets of such banks as would be reopened. The result of this would be that the active banking system would be entirely sound and not responsible for its security on the weakness of other banks, which would remain closed. Further legislation was asked for to round out a completely new banking system. This, however, would take time. Two other emergency measures were promised by the President shortly. Meanwhile, under threat of publicity for hoarders, gold was pouring back into the Reserve banks in large quantities, thus further insuring stability. At the same time, measures already under way to provide local scrip were abandoned.

In record speed Congress passed on March 9 the emergency banking legislation requested by the President. The House adopted the act unanimously, and the Senate

by a vote of seventy-three to seven. Mr. Roosevelt signed it soon after, the whole procedure taking only eight hours and thirty-seven minutes. However, due to additional time required by the Treasury Department to make regulations to meet the new conditions, it was necessary for the President to issue another proclamation, extending the bank holiday and the gold embargo indefinitely. The Treasury Department was taking immediate action to permit the sound banks to open, although Secretary Woodin stated that none of them would be permitted to do so before Saturday, March 11.

Chile.—On March 3, the Chilean Government demanded a full apology from Peru for remarks of the Peruvian delegate to the League of Nations in regard to the settlement of the Tacna-Arica controversy.

Apology
Demanded

Ambassador Rivas Vicuna at Lima was ordered to obtain a full explanation and apology. Should this not be given, he was instructed to ask for his passports and return home. Peru's reply was awaited with anxiety.

China.—On March 8, General Chang proclaimed martial law in Peiping and Tientsin. This action was taken on account of the tension that resulted from the Jehol debacle and for fear of repercussions arising from the Chino-Japanese fighting at the Great Wall passes. It was also stated that General Chang, under fire for his failure to halt the Japanese in Jehol Province, had resigned as military commander.

Czechoslovakia.—In the fourteen theological seminaries of the country there were numbered 1,372 students of theology at the beginning of the scholastic year 1932-33, an increase of 281 as against the 1,-Students of Theology

Ogi of 1931-32. While the situation

was improving rapidly in Moravia and fairly well in Slovakia, it remained critical in Bohemia. Thus in the archdiocese of Prague some thirty priests died each year, while only some ten or fewer were ordained.

France.—The Government's proposal to cover the budget deficits of the past three years by issuing a tenbillion-franc bond issue was passed by a large majority in the Chamber of Deputies on March

New 7.—On the same day that Washington observers predicted the selection of Jesse I. Straus as Ambassador to France, André L. de Laboulaye was proposed to Washington as French Ambassador, to replace Paul Claudel, who was to go to Brussels.

Germany.-Elections for the Reich and for Prussia on March 5 were overwhelmingly in favor of the National Socialists. Chancelor Adolf Hitler enjoyed the greatest victory in the history of his movement, Hitler gaining 6,000,000 votes and ninety-three Successful seats over what he had in the election of The Nationalists also gained three seats, November 6. giving the Rightist group 341 seats in the Reichstag, which makes them the majority party with a representation of fifty-two per cent out of the total 648 deputies. greatest surprise came in Catholic Bavaria, where the National Socialists outran the Bavarian People's party by 6,000,000 votes. As almost ninety per cent of the electorate cast its vote, it became evident that the people were grasping desperately for some form of stable government with a possibility of a functioning Reichstag and the end of the confusion and bitterness of further elections.

In the Prussian Diet election the National Socialists

were easily successful. The Nazis won forty-three per cent of the seats, and the Nationalists, their allies, won ninety per cent, giving this Rightist wing control with fifty-two per cent of the total. Over 24,000,000 votes were cast in this election, of which the National Socialists secured 10,333,000.

Before the elections every means of intimidating the opponents of Hitler were used, and many violent and bloody riots occurred in many parts of Germany. However, on the election day itself peace and order seemed to have been well pre-

served and the election was interpreted as being the free expression of the people almost in despair as to the possibility of continuing the republican form of government.—The true story of what was going on in Germany could hardly be learned because of the severe censorship. It would be a criminal offense for any of the defeated parties to make charges against the present Government or to give such opinions to the foreign press. Foreign-news agencies were forbidden to send out any criticism, and many of the stories were held up by the military censors.

The date of the meeting of the new Reichstag was not definitely settled, owing chiefly to disagreement in regard to the dictatorship of Prussia. President von Hinden-

burg seemed determined that Count von Von Papen Papen should continue to hold office, Or Goering? while the Nazis were clamoring for Captain Goering, since they begrudged the sharing of any important offices even with the Nationalists, through whose support alone Hitler and his party have come into power. -The Nazis took over police power in a dozen important centers. The mere suspicion that order was not being preserved was considered justification for seizing pow-The Republican flag lost its popular appeal and was being replaced by the old Imperial colors or by the Nazi flag with the swastika emblem. Many foreigners complained through their consuls of injustices and even cruelty suffered at the hands of the Nazi troopers; but Goering repudiated the charges, claiming the thugs were Communists wearing the Nazi uniform. - Captain Goering issued an order suppressing the whole nudist movement as constituting "one of the greatest dangers to German culture and morals."

Great Britain.—Departmental estimates, on which the budget will be based, were not well received by Conservative groups when they were presented to the House of Commons. The civil estimates, including all except the war departments, amounted to £391,178,984, a decrease of £31,938,394 from last year. These estimates, it was pointed out, did not include the amount that would have to be paid for unemployment relief for those no longer eligible for insurance benefits. This would probably reach the sum of about £25,000,000, thus cutting down the savings to about £7,000,000. The Conservative group wanted more economy in civil estimates and greater expenditures

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for army, navy and air forces. The army estimates provided an increase of £1,462,000 over last year, the total being £37,950,000. The added amount was stated to be for the summer training camp of the Territorial Army, the activities of which were suspended last year because of the financial crisis. The air-force increase for this year was put at £26,000, the total estimates for this department being £17,426,000. While economies in other aspects were effected, an increase of £360,000 was made "for the air force in Iraq." The Marquess of Londonderry, in presenting the estimates, stated that the British air force was substantially smaller than the forces of other powers. It consists of 31,000 men and seventy-five regular squadrons

Greece.—After Royalists had won a victory over Venizelists in the general election of March 5, Gen. Nicholas Plastiras proclaimed a military dictatorship, claiming that

Three Governments parliamentary government had proved a failure. His tenure of power lasted only eighteen hours. General Kondylis marched into Athens and the new dictator fled by plane to Egypt. Former Premier Tsaldaris immediately formed a Cabinet, the third Government to hold power during twenty-four hours.

Ireland.—The Free State High Commissioner in London J. W. Dulanty, presented to J. H. Thomas, Secretary for the Dominions, a communication from President de

Annuities
Withdrawn

Valera to the effect that the Free State
would no longer hold in a suspense account the funds collected for the Annui-

ties account. In June, 1932, President de Valera refused to continue the Annuities payments until the justice of the British claim to the moneys was affirmed by a fair Court or a board of arbitration. After a series of negotiations between the two Governments, the dispute was deadlocked. The Free State Government, meanwhile, held the funds so that they would be available if a settlement were reached. Since no agreement was possible, there occurred the war of tariffs between the two countries. On March 7, Mr. de Valera gave the following notice to the British Government:

My Government now considers that no useful purpose should be served by further retention of these monies in a suspense account. Therefore, it has decided to use them to finance the normal Exchequer requirements.

To this, the British Government replied:

Our offer of arbitration or negotiation is still open, but we cannot be understood to acquiesce in the Free State's action.

The Free State action was regarded as a definite move precluding any further negotiations on the question of the Annuities payments. The Free State held £2,910,000 in the suspense account. Against this, the British Government claimed to have collected from the Free State £2,123,000 in tariffs. On March 7, the Government announced that it would set aside £1,750,000 for the aid of agriculture, the money, presumably, being drawn from the Annuities fund.

Local governments were having increasing difficulty in

the collection of rates. At the end of 1932, about fifty-four per cent of the rates were uncollected, as against

forty-six per cent at the close of the pre-Local Rates: ceding year. "The worst position," Shannon Scheme wrote AMERICA's correspondent, "was that of Leitrim, with seventy-four per cent, closely followed by Clare, with sixty-seven per cent; Mayo was the best, with thirty-eight per cent." He continued: "Many of the counties have been compelled to appeal to the Minister for Local Government for assistance in securing additional money from the banks, which has generally been refused, and in large areas assistance to the destitute has been already, or is in immediate danger, of being stopped. This lamentable state of affairs is due almost entirely to the stoppage of the normal trading of the agricultural community." As a countervailing item, he continued, it may be noted that the Shannon Scheme is now approaching a condition of balance. "For the year 1930-31, there was a deficit of £200,121; but for the following year, the deficit was reduced to £24,627. The number of units generated increased from 61,000,000 in 1930 to 151,-843,000 units in 1932." The average price per unit fell in proportion. The entire country, he stated, was now almost completely covered by the network of cables carrying electric current into the very remotest parts of the country, thus making "in this respect, the Free State considerably in advance of either Great Britain or Northern Ireland."

Japan.—On March 3, a prolonged earthquake shook Tokyo and all Northeastern Japan. No damage of any consequence was reported in Tokyo, but great loss of life and property was reported in Miyagi, Katwatamachi, and other villages when a vast tidal wave submerged some 300 miles of the north-eastern coast. The dreaded wall of water engulfed more than 5,000 homes and completed the devastation begun by the earthquake. The latest reports placed the number of dead and missing at 2,545. Military relief parties reached the stricken areas within a few hours.

Manchukuo.-On March 4, the Sixteenth Japanese In-

fantry Brigade of Gen. Tasdashi Kawahara took possession of Jehol City. The Chinese troops made a last desperate stand at Koupei Pass some ten Japanese Take miles from the provincial capital, but Jehol their poorly equipped soldiers were no match for the Japanese. General Kawahara followed up this victory with the capture of Kupeikow, the Great Wall gateway to Peiping. According to reports from Peiping, the rapid conquest of Jehol was attributed more to political intrigue than to Japanese military prowess. It was stated that the administration of Tang Yu-lin, Governor of the Province, was unpopular and that the Japanese invaders were assisted by disgruntled peasants, enabling the invading troops to pass over the mountainous country without difficulty. A later report stated that the Chinese would not be pursued south of the Great Wall.

Mexico.—A dispatch to the New York *Times* on March 3 reported that Church activities in the State of Chiapas would soon be completely suspended. A month ago the

Persecution Continues

Legislature passed a law limiting to four the number of priests allowed to serve the population of about 500,000. It was reported that the priests were taking an inventory, preparatory to handing Church property over to the lay authorities for protection in accordance with the Constitution.—In Guadalajara, Father Betancourt, a Jesuit, was released and then again arrested.

Peru.—In a note to its delegate at the League of Nations on March 5, the Peruvian Government stated that it could not agree to the League's proposal that it withdraw its troops from the Leticia region and leave the disputed area in the possession of Colombian troops. Such a procedure, it was thought, would only lead to reprisals against the Peruvians.

Russia.—An official manifesto of the Communist Third International, published in the Moscow Pravda of March 6, instructed Communist parties throughout the world to arrange a joint program of action with Communist Manifesto the Second International (Socialists) and other labor organizations, and to form committees for joint action with workers and other parties in combined field work. This was announced as the Soviet answer to the Hitlerite drive against the Communists in Germany. At the same time, some of the regulations concerning the sale of food were declared to be relaxed. Seventy workers in the Commissariat of Agriculture and of Collectivized Farming were arrested for sabotage in order to create famine.—The Soviet Government issued a statement on March 7 refusing to participate in the League's consultative commission on the Chinese-Japanese conflict. Non-recognition of Russia by the United

South Africa.—An agreement for a coalition Government was practically concluded between Premier Hertzog, of the Nationalist party, and General Smuts, leader of the South African party. Premier Hertzog offered seven principles as basic for cooperation. These were, in the main, acceptable to General Smuts. The proposed Government would follow "a contractual or pact form of cooperation," but would not include a coalition of the parties. Judge Roos, whose campaign started the present issues, was repudiated by both leaders.

States appeared to be the chief reason alleged.

Disarmament.—Prime Minister MacDonald of Great
Britain and Sir John Simon, Foreign Secretary, left for
Geneva on March 8 in a desperate attempt to save the
disarmament conference from utter failure. This course was decided upon on
March 3 by the disarmament committee
of the British Cabinet as a result of the discouraging re-

port brought to them by Anthony Eden, British Under-Secretary for Foreign Affairs. No one knew what turn the British policy would take. Possibly a provisional convention would be planned with the transformation of the conference into a permanent body. Baron von Neurath, German Foreign Minister, gave out a statement as to Germany's "terrible insecurity." The conference on March 2 adopted a declaration outlawing the resort to force among Europeans, but only on condition that the commission later discuss the extension of this engagement to all the world. The French endorsed the Soviet representative's definition of an aggressor.

League of Nations.—A world-wide embargo on arms shipments to Bolivia and Paraguay in the Chaco warfare was approved by the League Council on March 2. This was subject to acceptance by the Gov-Chaco ernments, to whom the resolution was Embargo A legal basis for this transmitted. action was supplied by the invocation of Article XI of the Covenant .--The League's High Commissioner in the Free City of Danzig, Helmer Rosting, requested the Polish representative in that city to take the necessary measures for the withdrawal of the 100 Polish policemen who had been landed at the Polish ammunition depot at Westerplatte, within Danzig Harbor, in violation of international agreements. A citizens' guard had been organized by the Danzig Senate to prevent outbreaks and clashes with the Poles as a result of the excitement which this incident had caused. The Poles, on the other hand, were fearful of a German Nazi raid for arms at Danzig.

War Debts.—The debt question was placed temporarily in abeyance during the flaring up of the banking situation in the United States. For the time being,

French and British opinion was considerably mollified towards the United States in view of American difficulties.

An earnest plea for the payment of France's debts was made by Ambassador Edge in Paris on March 3. A new phase of the French discussion was expected to arise with the advent of the newly appointed French Ambassador, M. de Laboulaye.

Continuing his study of Pope Pius' Encyclical "Quadragesimo Anno," begun last week, Gerard B. Donnelly will bring some more recent facts to bear on the Pope's strictures on modern corporation practice.

Francis Talbot has been getting around and has been struck with the phenomenon of the Roman Collar. Next week he will confide to his readers his observations on that important theme.

Two of the articles announced for this issue, "Galileo and Einstein," by Walter J. Miller, and "Depression Economics: Barter and Scrip," by Floyd Anderson, will still be timely next week and will appear then, along with the other usual features of AMERICA.

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The End of Drifting

I N his Inaugural the President more than met the expectations of the country. The address is direct and forceful, and while the President was at pains to point out that "the national emergency is still critical," he began and ended on a note of justified optimism. "There are lines of attack," said the President, and thereupon he proceeded to indicate what those lines were.

It is heartening and encouraging to know that at last something will be done. With no intention of reflecting upon the intelligence or patriotism of the administrators from whom authority has passed, one can say that for at least a year we have had plenty of talk, but little remedial action. Men all over the country felt that day by day we were drifting nearer to destruction, and they no longer had confidence in the philosophy that something would turn up at the end to save us. We can now believe that action, vigorous action, will be taken at once. We have come to the end of drifting.

One of the new President's first official acts was to call a special session of Congress, and what he expects of that body he made plain in his Inaugural. "I shall ask the Congress for broad executive power to wage a war against the emergency as great as the power that would be given me, if we were in fact invaded by a foreign foe." If this power be tantamount to dictatorship, so be it. We have wasted too much time on expedients. "Now we must act, and act quickly." It is highly probable that the exercise of normal executive and legislative powers will suffice to meet the situation, but if not, then we must risk the chance of dictatorship through a departure from what the President calls "the normal balance of public procedure." We must be prepared for all measures needed by "a stricken nation in the midst of a stricken world."

With the President we are confident that we can secure the future by vigorous action in the present. The country has not failed, and its native powers and resources are unimpaired. The harrowing events of the last few weeks have brought clearly before us the necessity of at once putting a stop to practices in financial and industrial circles which should never have been permitted to begin. Of hardly less importance is it to cut the costs of government, particularly those of the Federal Government, which for years has poured out hundreds of millions annually for the furtherance of projects, some of dubious usefulness, and all of dubious constitutionality. We must, in brief, address ourselves to the task of "putting our own national house in order, and making income balance outgo."

Most heartening is it to observe the reverent spirit of the closing words of this splendid Inaugural. "In this dedication of a nation, we humbly ask the blessing of God. May He protect each and every one of us! May He guide me in the days to come!" That will be the prayer of all of us, for we believe that this nation has been raised up under God for the furtherance of His own benign purposes. His blessing will follow those who obey Him, and His protection will be vouchsafed all who fear Him and keep His law. He guards the city, and if we put our whole trust in Him, we shall not be confounded.

A League for Social Justice

WE note with unfeigned joy the steady progress of the Catholic League for Social Justice. Its first manifesto was dated from New York on the Feast of Christ the King, 1932, and the influence of the small group which signed it, is now felt in nineteen American dioceses with Episcopal sanction, with ten others ready to begin, and twenty-three more in initial stages.

It should be observed at once that the League is not merely another Catholic society. It has no dues, no officers, no constitutions and no meetings. Its purpose is not to supplant any of the worthy societies now existing, but to infuse into all of them the spirit of social justice. Every Catholic over eighteen years of age is eligible for membership, and what is thereafter required of him is set forth in the pledge which he will be requested to take. The prospective member promises that he will inform himself on the Catholic doctrine on social justice, conform his life to its requirements, and do all in his power to promote its principles in his home and his religious life, in his social and business contacts. Since, however, this pledge requires God's help for its fulfilment, he further promises to hear Mass twice during the week, and daily, if possible, and to receive Holy Communion at least once a month, but preferably, once a week. This pledge card, and other information, can be obtained by addressing the Catholic League for Social Justice, 30 West Sixteenth Street, New York.

The League recommends itself by an absence of red tape, and by its understanding of the fact that the establishment of social justice in society is conditioned upon the establishment of that same justice in the hearts of men. It realizes that the laity are not called to preach from pulpits, but to preach in the highways and byways through the uprightness of their daily lives. Members

of the League will, of course, procure the two famous Encyclicals of Leo XIII and of Pius XI, and when possible will join clubs for the study of these documents. It is hoped that in time, this movement will be taken up by other Catholic societies so that all Catholics will be organized for the establishment of social justice.

The Catholic League for Social Justice offers a splendid program for that Catholic Action which the Holy Father has so warmly commended. We trust that the League will grow until every Catholic layman has signed its pledge.

The Banking Holiday

THE President's proclamation on March 6 of a banking holiday was not wholly unexpected. State after State had proclaimed a moratorium, increasing the burden of institutions in States which were endeavoring to hold to "business as usual." Yet when the proclamation came, many of us shrank back, like the man with a toothache suddenly and unexpectedly called to take his place in the dentist's chair. But, like the patient, once the shock passed, we realized that the proclamation was good for us. In fact, as the first step back to normal conditions, it was inevitable.

Once the conditions which made the moratorium necessary were examined, it became clear that there was no reason for us to become alarmed. For some months, roughly since November, 1932, a steady withdrawal of funds from the banks had been in progress. In the first two months of the year, withdrawals, instead of decreasing, as had been hoped, increased tremendously, and it became obvious that a spirit not unlike hysteria was at work. In some instances, it was fairly plain that the money withdrawn would not be put in circulation again, but would be hoarded. One need not be deeply learned in finance, or economics, to perceive that if in a country like ours, a considerable percentage of the depositors demand their money, and then hide it away, the ordinary processes of business and commerce must stop.

A moment's reflection will show the reason. Deposits in banks of all kinds throughout the country amount to about \$43,000,000,000. This simply means that depositors have brought money of various kinds to the banks, and the banks have certified their indebtedness to the depositors. Because of this operation, every depositor owns a certain amount of "credit," certified by his deposits in the bank, while the bank too acquires "credit," because of its ability to invest the deposits. The one dollar put in a bank goes to work, and before its task is finished, it has gone through a series of adventures at home, and perhaps abroad as well. As long as both bank and depositor are reasonable and tolerant, all goes well. Even if here and there, one or the other party becomes "panicky" or unreasonable, the effect on the general banking structure of the country will be imperceptible. But suppose that all, or a considerable number of the depositors, demand their money at the same time. The effect will be a wreck as bad as that of a huge locomotive that crashes at full speed into the granite sides

of a mountain. The reason is that there is not enough money, gold, gold certificates, and silver, in the country to pay off all the depositors, or even a considerable number of them. The deposits total about forty-three billion dollars. Our currency and gold total only about eleven billion dollars. The other thirty-six billions exist, it is true, but not as currency. They exist as loans, investments, and "credit."

It might be thought that a banking system of that kind is not safe. It would not be safe, if the true wealth of the country consisted in currency. But back of the currency is our total national wealth, estimated at about three hundred billions, plus a population that is willing to work, and willing to meet all its financial obligations. These facts alone can and do put the financial system of this country on a sound basis, and insure within reasonable limits, the security of the banking system.

But the system is sound only when it is applied to what businessmen call "a going concern." At any given time, the owner of the little shop at the corner would be hard put to pay all his obligations at once in cash. He has his debts, on the one hand, and on the other his stock, his good will, his willingness to work, in brief, his "credit." Give him time, and he will discharge his debts. Close him up, and sell his goods at a forced sale, and both he and his creditors will lose.

The moratorium is, essentially, a "give-him-time" device. It alarmed us at first, but now that we understand it, it is our duty to be patient, vigilant, hard working, and forbearing. The country has surmounted crises equally alarming. If we all work together, we shall, with the blessing of God, pass through this crisis, and begin once more on a newer and sounder basis.

Banking Reform

W E shall never get out of the morass in which we now find ourselves, unless we are willing to face the facts squarely.

In his Inaugural Address, President Roosevelt has made it fairly clear that the Administration is determined to face the facts. No mere politician would have ventured on the fierce denunciation of the abuses in the banking system which is found almost in the opening paragraphs of the address. "The rulers of the exchange of mankind's goods have failed through their own stubbornness and their own incompetence," said the President, and they failed because "they know only the rules of a generation of self-seekers." Of honesty, honor, the sacredness of obligations, and of unselfish performance, on which lasting confidence must rest, they have known nothing. Hence the Administration will insist that the evils which have been associated with the banking system be forever destroyed. "There must be strict supervision of all banking and credits and investments; there must be an end to speculation with other people's money; and there must be provision for an adequate but sound cur-

It can hardly be doubted that the Congress which has been summoned to meet in special session, will work hand in hand with the President to effect all necessary reforms. With the President and the whole country, Congress realizes that there must be no partisan conflict, and will be ready to give the President all the authority needed in the crisis. Fundamentally, the country is sound. With proper leadership, we can quickly return to "a rounded and permanent national life."

A Century of Charity

In the year ending September 30, 1932, the Society of St. Vincent de Paul expended more than \$6,000,000 in its charitable works. Considering that the Society has fewer than 30,000 active members in the United States, these figures are impressive. Yet they do not even hint of the Society's real work among the poor and the outcast. Frederic Ozanam, the Society's founder, was a genius in many lines, but nowhere does his genius shine more clearly than in the field of charity.

Alive to the spirit of St. Vincent de Paul, which was the spirit of the Master who had compassion on the hungry multitudes, Ozanam knew well that no man lives on bread alone. He had scant sympathy with the softly benevolent who think that they have done all that is required by Christ's charity, when they write a check or drop a coin in the collection box. The Master Himself did not stay at home but went out to seek His people. He went into the homes of sorrow, and brought consolation. He laid His sacred hands on the sick, and healed them. He saw the hungry pilgrims in the field, and to feed them, multiplied the loaves and the fishes. Wherever He brought a gift of temporal value, with it He brought healing and light and food for the soul.

That was the charity which Ozanam taught the Brothers of the little Conference in Paris just a century ago. It is the charity which is characteristic of the Society of St. Vincent de Paul today. The Brothers go personally into the homes of the sick and the afflicted, and minister to them as to Christ's suffering brethren, knowing that whatever they are privileged to do for them, they do unto Christ. Hence the true Brother of St. Vincent de Paul, however much he may compassionate the needy, will see in his work not primarily an agency of temporal relief, but a means of grace, both to his own soul, and to the souls of those whom he strives to help. How this theory is carried out in practice can be shown to some extent by figures recently sent to the Council General of the Society in Paris. In the year closing in September, 1932, the Brothers arranged for 5,202 persons to receive the Sacrament of Baptism, validated 2,660 irregular marriages, put 11,829 children in Catholic schools, and brought back 7,146 Catholics to their religious duties.

Never was there a time in the history of the world when the spirit of St. Vincent de Paul and of Frederic Ozanam was more necessary. Secularism has invaded every human activity, and in practice that secularism is the spirit which dissolveth Christ. What it has done to destroy all true education can be readily seen by a glance at the tax-supported system of schools in this country. Denying God and His law a legitimate place in the life

of the child, they are training up a generation of men and women whose minds and hearts are strangers to those Christian principles and institutions upon which true civilization must rest. Even more fatal, in some respects, are the effects of secularism upon methods of helping the sick, the outcast, and the poor. Man is here regarded as an animal, differing in degree, but not in kind, from the beast. Christian charity looks upon man, even the most degraded, as an image of God. The two philosophies are irreconcilable.

The Society is to be congratulated on its work for God and man. In reading the report, we have only one regret, and that arises from the fact that its members are so few. May God bless the Society in its centennial year with many new members, and give to all a deeper participation in the spirit of Christ.

Our Sure Refuge

WERE he on earth today, St. Joseph would feel quite at home. That is not precisely because he was ever a calm, adaptable sort of man, who never lost his head, but always, as the Scripture shows, took time to think, and to pray. It is, rather, because St. Joseph too, lived through many days of economic depression. What we are suffering would be no novelty to him.

St. Joseph, as constant tradition tells us, was a carpenter. For the greater part of his life, he worked in a village, content with the small tasks and smaller fees that fall to a country workman. Probably he often took his wage in kind, knowing that our Blessed Lady would find it, or make it, useful. Probably too there were many days when work failed, and he did not quite know where to turn for help.

St. Joseph was tried as few men are tried. When Almighty God conferred upon him the greatest office, save only one, that could be given to man, it was His will that Joseph should know more of the burdens of this work than of its glory. To Joseph God entrusted the care of Mary, who was to be the Mother of His Son. but this ineffable privilege brought with it the keenest suffering. Mary indeed knew how this wondrous thing was to come to pass, but for long and sorrowful weeks Joseph did not. God wished him to live a life of faith, not of vision. Joseph looked upon a little child in the manger, and adored Him as his God. Not long thereafter came the summons to flee by night into Egypt that the Child might be protected from the vengeance of a petty king; and there were journeyings over hot sands, and a dwelling among a pagan people. Another summons, and he goes back to Nazareth, to find death there, with his toil-worn hands in the hands of Jesus, with Mary closing his weary eyes. To the man of faith, God was faithful.

St. Joseph, often perplexed to know precisely what was God's holy will, can sympathize with us when we address him tomorrow on his feast day. We too are often perplexed, seeing so much suffering, and fearing more. May he teach us faith in God, and confidence that to those who love God all things work together unto good.

Non-Catholic Missions Under Fire

JOHN LAFARGE, S.J.

A LREADY proverbial is the interest and excitement created by the report of the Appraisal Commission which was sent out by the Laymen's Foreign Mission Inquiry, a group, initiated on January 17, 1930, and sponsored by laymen of seven Protestant denominations. This commission, consisting of fifteen prominent churchmen of the various denominations, and headed by Dr. William E. Hocking, of Harvard University, returned at the beginning of October, in 1932, from the Far East, and forthwith began to broadcast its findings in the form of press releases. Finally the report appeared in book form, under the title "Re-Thinking Missions: A Laymen's Inquiry" (New York: Harper Brothers. \$2.00).

Among the questions studied by the laymen (five of whom, however, were clergymen) were: "Have foreign missions finished their work? Is there a decline in their value to the Far East? Should these missions any longer go on? What should be the attitude of Protestant Christianity toward the non-Christian religions of the East?"

A particular occasion of the inquiry was the large amount of money expended for the Protestant missions. Excluding bequests, members of the seven denominations in question (Presbyterian, Dutch Reformed, United Presbyterian, Methodist Episcopal, Congregational, Protestant Episcopal, and Northern Baptist) gave, in 1931, an average of \$1.41 each to foreign missions, and an annual total of nearly \$15,000,000. The total annual expenditure for foreign missions by all Protestant churches is a far larger sum.

The Appraisal Commission was considerably criticized for attempting such an enormous task in such a ridiculously brief time. William Codman Sturgis, in the American Church Monthly for February, is surprised that the commission showed apparently no consciousness that there were any Catholic missions in the countries which they visited, China, Japan, India, and Siam. "It goes without saying that to any inquiry which would even verge on thoroughness, a sine qua non would be the experience of Roman Catholics, past-masters in the technique and methods of missionary work."

That the commission, notwithstanding its cursory survey, did strike some kind of a bullseye is indicated by the praise given to the report by the distinguished novelist and woman missionary, Pearl Buck. "I had been sinking into a sort of despair about missions being a possible field for any spirit of profound religious feeling or keen intelligence or creative ability," wrote Mrs. Buck in the Christian Century for November 23, 1932. "I have hope again now that I have read this book." That the arrow went home may also be gathered from the cries of dismay that came from Fundamentalist circles, some going so far as to exclaim that the report has betrayed the Protestant cause. The report, said the militant Dr. Clarence E. Macartney, former Moderator of the Presby-

terian General Assembly, has "torn its mask and its disguise" from the face of Modernism, and "gives comfort to the enemies of evangelical Christianity."

The Catholic reader of this report is particularly impressed by the dissatisfaction that is shown therein for those features of denominational religious life, and consequently of missionary endeavor, which are most characteristically Protestant, as opposed to the Catholic concept. Disunion, sectarianism, and the superiority attitude towards other races, are criticized, as are the "legalistic rules and regulations, many of them negative in character."

It was unfortunate that the [Protestant] missionary endeavor had its birth at a time when the Church was divided, as it still is, into a large number of separate denominational church communions, with widely different conceptions of organization and government, with a variety of forms of worship and sacrament, and with varying emphasis on what were considered essential points of doctrine and belief.

Other forces which have contributed to the situation are "the demand at home for impressive statistical results of missionary work, the indiscriminate promotion of 'mass movements' by some missionaries, the emotional satisfaction of winning souls, the excessive expectations of financial support from America." The ministry appears commonplace "because it has appeared to be a career where a man could secure an easy—though meager—means of support, free from dependence upon those he was supposed to serve." Educational progress is hindered because not experts, but "evangelists, doctors, teachers, usually a majority of women—wives of missionaries, and single women," are "supposed to pass judgment as a body, and that body is not qualified to deal with matters of education."

Mrs. Buck particularly singles out "money mindedness"; with its dire results on morale; as well as the over-emphasis on preaching. Yet so uncertain is the message preached that "we can have no assurance that if we withdrew from China today there would be any more permanent record left of our presence there these hundred and fifty years than there is left of the old Nestorian Church, a windblown, obliterated tablet upon a desert land."

The commission is clear enough as to certain basic adjustments that are needed. There must be unity and cooperation; though not "conformity" or "organic union." Teachers must be qualified, highly trained, and must seek their support from the native communities who demand them, not depend upon the boards at home. Rigid attendance of non-Christian pupils at worship or Bible classes should not be enforced. There should be an "increasing cooperation with indigenous institutions, increasing devotion to the study of national genius and culture, and increasing concern with the problems of their environment." Centralized authority is needed; and funds placed in the control of a competent board.

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But when all these adjustments have been made, then what? What is the actual substance that is at the root of all missionary effort? On this point the appraisal, previously so positive, becomes vague. Primitive, Bible and mourner's-bench evangelism is ruled out. Schools, hospitals, and social-welfare projects are not to be devoted any more to the saving of souls.

The appraisers reject "a skilfully manufactured idealism, softly optimistic." "Conventional and pious answers" will not do. The most definite thing that they have to offer, as to ultimate aims, is a vague sort of humanitarianism. "Actual springs of energy must be found, a power of life must be discovered which brings its own demonstration and which makes life a victorious and joyous business." "We do agricultural mission work because we are Christians, not because we want to make Christians." It is the "temper of the offering" that makes it good. "Ministry to the secular needs of men is evangelism, in the right use of the word." And so on, in an indefinite number of expressions which might be interpreted in the Catholic sense, but which in reality betray, as Mr. Sturgis notes, a complete forgetfulness of "the grace of God in Jesus Christ to the souls of individuals through the power of the Holy Spirit." Christianity is not a Divinely supernatural gift, St. Paul's "mystery of the gospel," but a sort of benign experiment, to be carried on with benignly minded pagans, in the hope that somehow the truth may be attained.

Two striking impressions stand out to my mind from this report. The first is the confusion that must beset any kind of mission work as long as the Catholic concept of the mission is ruled out, while the old-fashioned. Evangelistic notion of missions has followed its logical course. The missions of the Catholic Church are not an enterprise, or an adventure, or a mere expansion of altruism. Adventure, altruism, philanthropy may enter into them; but these are results, not motives. The missions of the Catholic Church are established for one aim only, and that is to place the visible Church, with her means of salvation, at the disposal of every man, woman. and child on the globe. The impulse thus to spread the visible Church over the entire globe is not an idea of some pious enthusiasts; it is a tendency which is essential to the very constitution of the Church. In following this tendency, she is obeying a positive, Divine command. The Catholic church has her missions because she is the Catholic Church. It could hardly be put more simply and more strikingly than by Pope Leo XIII, at the beginning of his Encyclical on the missions of December 3, 1880:

The holy city of God, which is the Church, being limited to no particular parts of the globe, has an impulse implanted in her by her Founder, that with the advance of time she should enlarge the place of her tent, and stretch out the skins of her tabernacles (Isaias, liv. 2).

My other impression is the sanction that this appraisal gives, even though it ignores Catholic mission work, to some of the characteristics of Catholicism and Catholic missions. We must not lose "the ideal of the Church universal." Religious unity is necessary, if Christianity

is to command the respect of the East. The mission must aim at the establishment of a self-supporting, indigenous religious body. "The goal of the mission must be the transfer of its responsibility to the hands of the nationals." "A mission, by definition, is intrinsically temporary." "No sudden, revolutionary change, however, can produce forthwith the self-dependent indigenous church."

However, even such expressions as "church creation" or "a truly indigenous church" are understood in the Appraisal, as Dr. Sturgis notes in his able March article upon the same topic, as implying "that the Church of Christ is a human organization to be started where and how you will, rather than a Divine organism created once and for all." We do not say of wheat, for instance, that it is "indigenous"; yet it is naturalized in most countries of the globe. Such expressions lend color to the protest of the orthodox group, meeting in New York on March 20 under the Rev. Dr. John W. Bradbury (Baptist), that it furnishes "a humanist appraisal of a distinctly spiritual project."

At the founding, last November, of the Scientific Missionary Institute in Rome, Msgr. Salotti, Secretary of the Congregation for the Propagation of the Faith, delivered a discourse every word of which would fall in line with the demand for scientific training and enlightened methods called for the appraisal and by Mrs. Buck. Such things were urged as: study of the psychology and ethnology of the people of the mission field; study of "all the manifestations of their culture"; study of comparative religions, Oriental philosophy, and asceticism; the social, agricultural, and economic problems of the mission countries, and the formation of missionaries who will combine evangelical virtue and heroic charity with scientific training; particularly the training of men "who can teach with competence and authority in the 377 native seminaries, where 16,000 young men are studying for the native clergy."

What the appraisers long for, is a program of the highest idealism, combined with a four-square practical policy in such matters as racial relationships, education, church government, mission support, and training of personnel. But what the same appraisers, due to their preconceptions, fail to see, is that this combination of idealism and practicality, exemplified in Catholic missions to the highest degree, is made possible only by the fact that our missions rest upon a positive doctrinal foundation. Only a Church which knows herself to be one, holy, catholic, and apostolic, and knows why she can claim such attributes, can feel sure of herself in the mission field, and can produce in every age her Patrick and Boniface, her Xavier and Serra, her Hayasaka and her Mar Ivanios.

Whatever may be the shortcomings of these pioneer "appraisers," Catholics may yet welcome this "re-thinking" by Protestants of their mission problem. Where there is serious thought, the truth is bound to appear; rivalries that scandalize the non-Christian disappear; and the way is paved towards a better understanding by non-Catholics of the eternal mission of the Church.

Mrs. Wilfrid Ward

ALFRED NOYES

In the passing of Mrs. Wilfrid Ward, English literature has lost far more than can be estimated by the standards of the hour. There were qualities, in some of her novels, which were quite beyond the range, and indeed beyond the mental horizon, of those "giants" of contemporary fiction whose fame (or notoriety—a very different matter) fills the popular press. Hers was a quiet gift; and her work had the delicate lights and shades, the fine perceptions and the truth to life which are the birthright of a mind alive to spiritual values.

It is the plainest truth to say that the sense of spiritual values has almost entirely vanished from contemporary literature. It is the plainest truth to say that this has inevitable consequences in the confusion of all the finer lines of character, and also (a fact that will probably weigh more with the contemporary "artist") in a loss of what is commonly called "human interest" and "variety of interest" for intelligent readers. It is impossible to be interested for any length of time in characters whose behavior (ex hypothesi) is a matter of complete indifference, both to themselves and to everyone else. The real tension of a drama is in proportion to the strength and depth of the very emotions that the "moderns" are ruling out. When these emotions are lacking (the kind of emotion that created the sorrow of Queen Katherine, or made the honor of Imogen important to Posthumus), the artist has to fall back on mere animalism, and no matter how vividly he may seem at first sight to splash on his colors, he is dealing with a less highly organized order of being. There is a deadly monotony in it, as even the cinemas are beginning to discover, because there are fewer, and less fine, distinctions.

The work of Mrs. Wilfrid Ward, on the other hand, although at first sight it might strike the careless reader as less vivid, has that far deeper interest of a more finely organized life. One of her earlier novels, "Out of Due Time," a study of the modernist mind at war with itself, is undoubtedly concerned with a more finely organized life, its conflicts, its sorrows, its joys, than most of the books which in recent years have been acclaimed by the press as masterpieces. Limelight and evening light are two very different things; and, for my part, I prefer evening light, or the light on the faces of the two lovers in that great story, as they emerge from the catacombs.

There is the same sense of finer distinctions in her delicate gift of humorous observation. There is nothing better of this kind in modern fiction than the opening conversation in "One Poor Scruple" between Mrs. Hurstmonceaux and the young widow who decides to go into half-mourning again, because she is about to visit her late husband's family. There is no audible laughter in it. Changes, almost too subtle for description, pass over the faces of the characters. But no one of intelligence can read it without feeling an intense pleasure in the author's rendering of the finer shades of the human comedy. The

title of the book suggests the point I am trying to make. Its whole interest centers round the scruple which prevents a young Catholic widow from following her inclination to marry a divorced man. It is obvious that, in such a situation as this, an intense drama of conflicting motives may arise. In the pagan fiction of the outside world it is impossible for any drama of this kind to arise. Nobody would care whether they married, or lived together without marrying, or married and were divorced again the following week in order to marry their next of kin. But here the values exist, and the work, as a consequence, is altogether more finely distinguished.

Another of her tales that is sometimes overlooked is that fascinating book "The Job Secretary." Here is a piece of fiction which, on its constructive side, would have delighted Henry James, and is indeed the kind of story that Henry James was trying all his life to write. It is achieved here with a lucidity that Henry James never compassed; but it has the subtlety of Nature itself. It tells of a novelist who, having come to a difficult part of a story, and not being able to see into the minds of his own characters quite clearly, engages a mysterious secretary who makes her suggestions as to what the heroine of the story would do. The reader gradually becomes aware that it is the story of the secretary's life. The novelist meets with a further difficulty as to the mind of the man in the case. This is solved when the novelist meets, accidentally, and without identifying him, the only man who could enlighten him. And so, gradually, the novelist's picture interprets two characters in real life to each other. It is exquisitely done, and the questions that require interpreting are worthy of interpretation. They are the questions that arise in finely organized lives and in really intelligent men and women, with an exquisite sense of values.

Finally, throughout all of her work there is the depth and tone of that great quality which we call "atmosphere." A mellow light seems to rest on all these books; the fading light of an epoch in modern thought, filled with memories of a group of men and women, as remarkable as any in the history of the nineteenth century. To read these books is to recapture something of the great air in which the leading thinkers of the Oxford movement actually lived. We recapture it, not from the philosophical point of view, but as one would recapture it, by staying in one of the old English Catholic houses, or meeting them in a London drawing-room, or even, sometimes, coming upon them when they are at their prayers.

It can never be done again as these books do it. Nor can I think that the picture of a certain aspect of another period, as it is painted in her last, and perhaps her finest book, "Tudor Sunset," is likely to be surpassed in certain scenes. The escape of the heroine from prison, and the last supper of the martyrs in the Tower have an

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intense interest of a very high order. In these books, and on the definite grounds that have been mentioned, Mrs. Wilfrid Ward joins that very small company of English women writers whose work has become a permanent part of English literature. They will never fill the windows of the book shops; but they will find their thoughtful and affectionate readers here and there long after most of the books that do fill the windows are forgotten.

An Inarticulate Layman

JEROME BLAKE

Church and State. You know w'at-a-mean. Like we got in this country. We get along okeh—get what we want 'n'everything. Live and let live; that's my motto. You know w'at-a-mean."

The gentleman who had contributed this gem of wisdom sat back with the satisfied air of one who has definitely closed the discussion. (The subject, by the way, was the persecution of the Church in both Spain and Mexico.) He was that curiously disturbing person, often, though quite erroneously, referred to as a Prominent Catholic Layman.

In vain did an earnest little student in the group expostulate with the P. C. L. Futile were his attempts to show the great man that highly important distinction between the words "absolute" and "official" in discussions of Church and State separateness. While he developed his argument about the necessity for religious convictions of one sort or another informing civil rulers, and its correlative: the grave need for convincing today's rulers that Catholic philosophy must inform and direct their deliberations if disaster is to be averted, the P. C. L. preserved an air of ostentatious uninterest. His fiat had gone forth, and that was decidedly that. So presently the student subsided into sad silence, while the rest exchanged apprehensive glances.

Soon a gentleman from Chicago ventured a remark about the annoying intrusion into Catholic affairs and institutions of ubiquitous inspectors of this and that, all commissioned (and paid) by the civil government. Something, he surmised, ought to be done about it.

Our P. C. L. had the answer to that one, too. "Now we here in Blank City don't have any trouble along those lines. We have the inspectors, of course, but we just let 'em go their gait. You know w'at-a-mean. Y' can't be too insistent on your rights. We find that we get along just wonderful if we don't split hairs. You know w'at-a-mean." And that settled the gentleman from Chicago. The discussion languished, became desultory.

Presently a father of five voiced his indignation at persistent efforts in his town to teach and preach both Protestantism and paganism in the public schools. "I tell you I have my hands full trying to undo what those chits of teachers are attempting to do to my youngsters," he concluded.

"Why don't you send your kids to the parish school?" frowned the P. C. L.

But it transpired that the anxious father lived in a small community where a Catholic school was still a fond dream of the future. He was compelled, it seems, to patronize the public school for which he was heavily taxed. Anyhow, he contended, how did they get that way, choking their religion down unwilling throats in a publicly supported school.

Was our P. C. L. daunted? Not he. "Well, now, y' see, y' got to look at these things broadly. Y' can't afford to be narrow. You know w'at-a-mean. We have complaints from time to time, even here in Blank City, about the public-school teachers, but we don't pay much attention to them. You know how it is. Those young teachers don't realize that they're doing anything out of the way. Of course, any outright misstatements ought to be corrected at home; but the teacher usually means well enough. See w'at-a-mean? Y' can't afford to be always kicking about everything—gives you a bad name in the community." Oddly, he seemed to be dusting off his hands with the complacency of one who has neatly disposed of another knotty problem. Actually, he just settled back in his chair a bit farther.

The little group of Catholic gentlemen, attending a convention in Blank City, had gathered at the beck of one of their number to discuss with the widely publicized P. C. L. of the convention city the state of Catholicism as they found it in their respective home towns. They gathered hopeful of inspiring and invigorating discussion. They dispersed feeling vaguely impotent. The P. C. L. had only bemused them, had indeed hopelessly confused issues that seemed clear enough when the discussion began half an hour earlier.

Now, the Prominent Catholic Layman I have introduced here is connected with ever so many philanthropic enterprises in Blank City. Indeed, no civic undertaking is considered to be properly launched unless he is numbered among the launchers. His name appears well up in the sponsor lists of distinctly Protestant as well as Catholic charities. You'll find it on hospital-board directorates, on the rosters of college and university trustees. In short, he is the personification of a well-worn word: he is "outstanding." "You should be very proud of Mr. Dash, you Catholics; a splendid type of citizenso energetic, so broad!" As a matter of fact we are proud of him; but, darn him, why doesn't he try to get the Catholic slant on life? The enactment of anti-Catholic doctrine into civil statutes, the impudent prying of government agents into purely Catholic affairs, the determination to use the public schools as proselyting media-all these things continue unabashed, unabated, and unnoted by the prominent Mr. Dash who pursues the too even tenor of his way in serene unconcern about it all. Isn't he held to be a representative Catholic-acclaimed as such

even by non-Catholics? Of course he is. That, he seems to think, is the sufficient answer to his critics.

The fact is that American Catholicism is presented with a real and embarrassing problem in the P. C. L.; for he's at once engaging and enraging, charming and alarming.

My own observations of him lead me to conclude that the Catholic seat of learning produces him quite as often as does the State university or the fashionable private school of prestige. (How he loves that word prestige!) He is usually affluent, parsimonious, too-unless his bestowals are assured of generous publicity. And yet he manages to impress all as a lavish giver of time and money to all praiseworthy undertakings. Merely superficial notice of him makes one marvel at his ability to carry the tremendous burden of responsibility he appears to bear so urbanely. Closer inspection will show that he excels only in organizing others, in getting them to do the work for which he will later come up smilingly to take the credit and praise. To be sure, he seldom fails to refer feelingly to his "faithful co-workers." But the point is usually missed that in any given instance he is the "co-" while the rest are the "workers." And the "co-" alone garners the publicity.

Jealous, you say? Not a bit of it. Being a colorless person of no consequence, I am in neither competition nor collusion with any P. C. L.'s anywhere. But I do wonder at the ease with which they seem to get away with flap-doodle—flippant flapdoodle at that.

Now, there are some thoughtful folk among our separated brethren. Can it be doubted that they covertly grin at our P. C. L. when he solemnly pronounces (as he does) on the "mistakes" of Papal Encyclicals he has never read through? Can they be expected to forego a chuckle when he extenuates, nay, stoutly defends the deficiencies and errors of an economic system which he, personally, has found much to his fancy? Can we wonder if they cynically conclude that there must be serious disparity of Catholic opinion concerning Catholic ethics if such as he continue to enjoy the P. C. L. distinction?

It is appreciated that he promotes the material works of charity, although he often does it simply by lending his name to a scheme. But there seems to be a nice question as to whether his value here is not more than offset by the havoc he works when he opens his mouth about "Now we Catholics view the thing this way. . . . "

It is regrettably true that he frequently boasts a considerable following among his more humbly placed fellow-Catholics, well-meaning folk who are dazzled to be noticed by the great one, and who imbibe far too much of his expansive self-sufficiency in both faith and morals. If the P. C. L. is silently endured when he expounds flap-doodle, can his followers be blamed much if they ape his bloomers?

I am not saying that all affluent P. C. L.'s are hopelessly awry in doctrine and ethics. But I do insist that too many of them are wrong, blatantly wrong, on one or more points of Catholic teaching and practice. And I may add that they blandly spread their errors, apparently without let or hindrance, to the embarrassment of the whole Catholic body. They disarm opposition by the simple expedient of refusing to fight. You can't convince a man of error who genially makes a joke of your contentions while slapping you on the back.

It is worth noting that the P. C. L. seems to get in his best licks of flapdoodle in those intimate little gatherings, sometimes wholly Catholic, again with a sprinkling of non-Catholics, where he is the center of interest-a role he dearly loves. "Just between ourselves," he begins, and then follows a clowned but caustic criticism of a Catholic practice or a vivacious but vicious attack on the published matter of some Catholic philosopher, educator, or moralist. Oh yes, he reads-but always with tongue in cheek and chip on shoulder, with a fixed resolve that if the thought developed by the writer runs counter to his own notions it must be wrong. "Sweetness and light," peace, and the kind of "brotherly love" that gags not at giving up principles if only the status quo can be maintained—these things he vociferously applauds. He is solidly "for" things as they are. Any attempt to change the present order he instantly brands as "radical."

From this it is obvious that he looks askance at the kind of Catholic Action proposed in recent Encyclicals. Deprecatingly he will confide: "Really, you know, the Pope is going too far in this thing. What he advocates might work all right somewhere else, but we in America can't be expected to go along with a program like that." With unctuous humility he will enumerate "all we are doing for the poor." He will describe at length elaborately contrived systems of family aid and self-help schemes designed to ameliorate in some degree the savage effects of Christlessly interpreted and applied capitalism. He will proudly tell you of "our major achievement." You learn that it consists of putting onto little plots of ground those forty-five-year-old industry-wrought derelicts, those poor hulks too soon relegated to the scrap heap in a far too high-geared mass-production system. When he assures you that these men are "happy as kids" pottering away at the soil, you know in your heart that he is talking arrant flapdoodle; but at the same time you are equally sure that nothing you can say will adequately reveal to him the essential flapdoodleness of such talk. He has long since convinced himself that the "system" is right-always right. Present chaos he classes with "acts of God." As such it should be met with fortitude -but there must be no foolish prattle of changing the system which has made it possible. In his invincible ignorance he could quite sincerely paraphrase Perry's famous toast: "The system, may it always be right; but the system, right or wrong." Yet, for all that, we like him!

Well, what's to be done about him, our kind, blind, amusing, and confusing P. C. L.? We need him, you know. In truth, with correct orientation he can become a power for good.

If, let us say, some men with whom he is in frequent contact, men who in the past perhaps have subscribed to the same political and economic doctrine he defends—if they should suddenly begin to talk to him in a different

strain, his aplomb might be shaken, with who knows what salutary effect?

The newly inaugurated regional conferences of the National Catholic Alumni Federation should have a beneficent effect on him. Parish study clubs? By all means, let us get him interested in them. There he will learn that while money talks it does not always talk sense. Certainly the accretions of self-sufficiency acquired over a term of years call for special effort and grace if they are to be sloughed off.

In a word, if our popularly acclaimed Prominent Catholic Laymen must be articulate—and apparently they must in a laicized world—then let us strive with the help of God to see that they articulate Catholicism.

With Scrip and Staff

THAT is the comfort of the times: we are all in the same boat, for a few weeks or months at least. On Sunday morning the motorman (not the Anchoret's friend, but just one plain motorman) cast a troubled glance over the trolley passengers, and observed: "Did one of you ladies forget to give me her transfer?"

No reply.

"It's one shy that I am. Somebody didn't give me their transfer. Who is the missing one, please?"

No answer.

"Thirteen passengers and only twelve fares. Now I am one fare shy."

The stout old gentleman on the front seat, left, looked out of the window, and remarked: "The Republicans are all shy, too. Their pay's out."

"What do you mean?" said the motorman. "If I could make \$600 in three days, I could afford to be shy. But it takes me three months to make that much."

"Don't be too hard on them," said the veteran. "There may be one of them in this crowd, and he's taking his nickel with him to Church."

URSULINES and judges were in the same boat recently in New Orleans. Judge Cage held court in February past in the Ursuline convent in that city. A former teacher, whom the nuns had dismissed, had sued them for her back salary. Her case was heard, the witnesses appeared, and the case dismissed. The circumstances made the instance notable. It was the first session of the civic district court ever to be conducted in a convent. There is a Louisiana law, says the *Times-Picayune*, which expressly exempts the New Orleans Ursuline nuns from being subpoenaed. This in consequence of neverto-be-forgotten services to the State and to the country in their historic past.

There were three lawyers on duty, two for the plaintiff, and one for the defense, who clashed with one another, and gave "probably the oddest speeches ever heard in the pupils' reception room, where the trial was held." The Right Rev. Francis M. Racine, chaplain for the convent, was there, "seated by Mother Mary Rose and near Mother St. Helen, another testifying Sister, gravely watching the proceedings."

I SHALL not try to keep track of all the pilgrimages to Rome that will take place during the coming Holy Year. If I did, someone would be overlooked, and you can get ample information on them from your own diocesan weekly. But the Dominicans are starting off on July 5, and you will probably find them a good bet, since Lourdes, which for many a year to come will remain the second greatest attraction for Catholic pilgrims to the Old World, is close to St. Dominic's country. And this year is the diamond jubilee of the apparitions of the Immaculate Mother of God to Blessed Bernadette Soubirous, whom of late Father Blakely has introduced to us in a new light.

Rome, Lourdes, St. Dominic's country, these have been selected as the sanctuaries of pilgrimage for the Holy Year under the auspices of the Third Order of St. Dominic and the Rosary Mission Society and in full accord with the strong desire and urging of our Holy Father. . . .

Bologna claims our special interest this year, for it is the sixth centenary of the miraculous First Communion of the Blessed Imelda Lambertini, of the Dominican Order, declared by His Holiness, Pope Leo XIII, as the patroness of First Communicants.

You will not be so many nickels shy on the trip.

BUT if you have nickels at all, except the one you are saving for next Sunday's collection, tune your radio in to the Paulist Fathers' station WLWL, and hear the second series of the New York Catholic Interracial Hour, which is being offered on the first four Thursdays of March, from 7.30 to 8 p.m. The program is given under the auspices of Xavier University (New Orleans), the Cardinal Gibbons Institute (Maryland), and St. Emma's Industrial and Agricultural Institute (Virginia), with the aid of various Catholic organizations. The idea of the Hour was thus stated:

To make known the many social, economic, and educational handicaps of the Negro in American life; to show the progress he is making despite the limitations of opportunities; to explain the nature, extent, and the results of the present-day Catholic missionary endeavor and Catholic educational undertakings; to the end that the Catholic laity may better understand the situation, and become interested in a much needed program of Catholic action.

A similar program is broadcast from St. Louis University station WEW, every Sunday afternoon at four.

Speaking on March 2, the Very Rev. Michael J. O'Neil, President of Epiphany Apostolic College, at Newburgh, N. Y., told briefly of the work of the Society of St. Joseph for the colored race.

From its inception, St. Joseph's Society has unswervingly kept to its original purpose of laboring on the colored missions. Nor has any part of this spiritually desolate vineyard been too poor and difficult for its acceptance. In city as well as country sections, in the bayous of Louisiana, in the rice swamps and turpentine camps of the Gulf Coast, the delta of the Mississippi, the piney woods of Alabama, the vast stretches of the Texan prairie, over the cotton fields of Arkansas and Tennessee; there its apostles

have carried the Gospel and raised the cross of Jesus Christ in the midst of the poorest of God's poor.

The Josephite Fathers, who are entirely consecrated to this work, today conduct sixty-nine parishes and many missions for the colored in sixteen different dioceses of the United States. Built up painfully and laboriously, under immense difficulties and misunderstandings, their work today shares the home missionaries' anxiety.

A paradox when we were in the time of plenty, the situation of the home missionary may be a tragedy in these times, unless we can add another nickel to the one we are saving up for next Sunday, give it a couple of dimes, and perhaps a quarter or two as chaperones, for it is bad form for nickels to go to church alone, and introduce them to your nice usher on the Sunday of the Lenten collection for the Indian and Negro missions.

A LL this talk about hard times has distracted me from announcing to you that the Anchoret, I am grieved to say, has been infected with lexiconitis. He reports:

The Pilgrim, than whom no truer pilgrim lives. . . . Delete that. Try again. The Pilgrim, than who no truer pilgrim lives. That is better. But is it? The eye affirms "who"; the ear requires "whom." The grammar hysterically cries out that it must be "who"; unwritten usage, word-instinct, heredity, and environment, all calmly insist on "whom." Arise from the typewriter. Bend over the Standard Dictionary. (It has been in constant use since 1908. Its back is broken, its pages are loose, but it still remains standard.) Turn its tattered pages to "than." Read, and be comforted. With both hands lift its weighty bulk and transport it to the typewriter table. It is too large for the tiny table. Draw up a chair and rest it gently in full view. Shine the desk lamp on it, for the print is six point, or four. Bend down over it, and struggle at the same time to type the following: "In abridged clauses after than, the objective pronouns me, him, her, etc., are often incorrectly used, showing a tendency to treat than as a preposition, and in the case of than whom the tendency has become so strong that this form is generally regarded as the accepted usage." Breathe a sigh of relief, take the Standard back to its honored niche, AMERICA is saved. Let there be no jeering and no sneering, let there be no scoffing letters to the Editor, no angry letters, no sad letters. In case you do not know what this is all about, turn to AMERICA, Vol. XLVIII, No. 23, that is, of last week, March 11, on page 540, col. 2, box, and note: "Alfred Noves, than whom no greater English poet lives. . . . " The Editor-in-Chief was absent for the day; an assistant essayed to make promises for the next issue; and the assistant did what the Editor-in-Chief would never be guilty of. He wrote "than whom." The Ed-in-Ch. was steeped in gloom. Alas, tragedies happen always in his absence. Let the Ed-in-Ch. than who no greater precisionist lives, have his "who" if he demands it; the assistant still loves, even more, his old, battered Standard with its "whom."

Thus the wisdom of the Anchoret, than which there is nothing more commendable.

The Pilgrim.

Back of Business

A S I am writing, bank holidays have spread throughout the country. With the exception of a very few banks, the holidays have been declared as a precautionary measure, in the sense that the people's demands on the banks threatened to violate the very foundation upon which banking rests: namely, that everybody cannot have his deposit at the same time. In the popular conception, a bank is a place for safe-keeping money, perhaps also to draw a small interest. This is not true. Surely, banks are anxious to have as large deposits as possible. But in the aggregate, all deposits of actual money are only a fraction of total bank deposits. What, then, are the bulk of the deposits? Loans, credits, and discounts by the banks themselves!

But when a mass of depositors (of actual money) suddenly draw out their money because of fear, then they force the banks to take precautionary measures. The banks, with the help of the Government, can restrict the withdrawal of actual deposits to, say, five or ten per cent of the deposited amount. Or the Government can guarantee the depositor a certain proportion of his funds. Or the banks can divert the demand for dollars and for gold by taking both out of circulation for a time. Local banks and banking groups can issue their own money, duly backed by the combined total of their deposits.

These certificates, essentially, represent an attempt to divorce "actual" deposits from "fictitious" deposits, such as credits and loans. They will protect the bulk of bank deposits belonging to credits and discounts, and they will afford the actual depositors an acceptable medium of exchange at the same time. Even now, certificates of substitute money have played and are playing an important part in the country's business. Take, as an instance, the certificates of the Natural Development Association of Salt Lake City, of the Dayton Mutual Exchange, of New York's Emergency Exchange Association.

The Salt Lake City experiment was started by a realestate agent who sent unemployed people to the farmers. Their wages consisted of potatoes, vegetables, fruits, and animal products. When the enterprise expanded, certificates were resorted to, which were not only accepted by the stores but also cleared by some banks. The Association now owns a department store, a slaughter-house, a tannery, a coal mine, an oil well, and a refinery. Similar organizations exist in more than half of the States. In California, over 200,000 unemployed have thus found work and the means of making a living.

It is a temporary measure, of course. And so is the issue of substitute money by the banks. But it serves to show that we can get along nicely without dollars and gold as long as the support is adequate. Happily, as to the security of the banking scrip money there cannot be the slightest doubt. Otherwise, we should not have the bank holidays for the protection of the depositors.

GERHARD HIRSCHFELD.

Education

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Democrats at College

JOHN WILTBYE

ZEARS ago I studied elocution, and that fact stamps me as hopelessly mid-Victorian. But let me offer a plea in confession and avoidance: I went to that class not by free choice, but only because in those days the curriculum makers had never heard of the sacred gifts of the individual. Hence, all of us, the stuttering, and the tongue-tied, and the dumb, and the hopelessly self-conscious, were poured out like wheat from a measure into Moeller Hall at 2:15 P. M. every Wednesday. There we were ground between the upper and the nether millstone, and many were the groanings and deep the recriminations. It always seemed silly to me, and I did not like it better when the professor told me that my map was immobile. He put it in other words, I suppose, but he was a follower of Delsarte, and he held it a stubborn fault in me that my placid, clod-like countenance would not at the word of command slip from Wrath to Joy, and then fade out in Anguish or Roguery. You had just such a teacher yourself? Then you know what it was without further words.

I had not thought of that ill-fated elocution class for years. Perhaps I should never have thought of it, had I not picked up a copy of the American Church Monthly, published by a group of clergymen in New York who refer to some of their Bishops as "Catholics," but to the Pope as a "Roman Catholic." It's just a little habit, but this and other little habits of theirs, can make me do what my old teacher always failed to do: they can make me slip easily from Wrath to Anguish to Pity, and occasionally to fade out in Joy. Had I been a constant reader of the Monthly in my callow youth, I should have led that elocution class without any trouble.

In the February issue, one of the editors, the Rev. Frederick S. Arnold, contributes an article which expanded me into one large grin, like that of the Cheshire Cat after the Cat had disappeared. The title of this amusing article is "Education." Perhaps it will make you grin too. I am sure it will if, like myself, you feel under no obligation to toss at least one stone every day at the memory of the late Queen Victoria.

To share my pleasure with you, let me state that nearly a year ago, the Dean of the General Theological Seminary in New York made a report to the Board of Trustees. One paragraph of this report touched upon the study of the English Bible. Hereafter there will be an examination in this subject at the beginning of the Middle Year; if a man fails, he will be given an examination at the end of the year, and if he fails again, he will be asked to withdraw from the seminary. The Dean believed that these tests were necessary because the men, while they were willing to listen to what the teacher had to say, or even to read "more or less intelligently books about the Bible," did not trouble to read the Bible itself, even in an English translation, or to remember it. "The report

suggests a sorrowful meditation," comments Mr. Arnold, "on all our current education." Thereat he reads us a lesson which would indeed be salutary, except for the fact that few educators today will listen. "Culture has been going into a tailspin back to Martianus Capella," and instead of studying a subject, we are quite content to read about it lazily, or listen passively to lectures about it.

The trouble began, according to Mr. Arnold, when the General Convention made Hebrew an elective study. Thereafter, the colleges made Greek an elective study. Their next step was to make Latin an elective study. So the young man came up to the seminary with a degree in Arts, without Latin, guiltless of Greek, under no obligation to study Hebrew, but under a compulsion to study the Bible. As this was by no means possible (since one might as well try to study astronomy while ignorant of mathematics) a course in the English Bible was substituted. But even that seems to be too hard for the weak wits turned out from college year after year with a degree in Arts.

The arts course in college has become a hodge-podge of cheap opinion and general reading. To be a bachelor of science often means facility in typewriting and shorthand. Students in Divinity are dispensed from Hebrew, Greek, and Latin, of course, but the General Theological Seminary is driven, though with no assurance of success, to the most strict disciplinary measures in order to make the young theologians read the Bible in the English version. That is the point to which our education has progressed since the new century came in.

Mr. Arnold is merely repeating in the name of his profession what the heads of schools of law, of the various sciences, theoretical and applied, and of graduate schools, are complaining of. I think it was Dr. Lowell, of Harvard, who noted some years ago that very few students at Cambridge ever read a book. Many, of course, "got up" books for the examinations, not because they cared to understand and make their own what the masters had written, but simply because they had to pass an examination. I am inclined to think that there will be little improvement in this respect until, as at Harvard, reading for honors becomes the general rule, instead of the exception.

But that change can never come until, against the wishes of the National Education Association, we have taken that absurd theory of "democracy in education and equal advantages for all, paid for, if necessary by the State," out to some convenient stake, and there burned it. To this theory, Mr. Arnold traces, and correctly in my opinion, "the degradation of American colleges and universities."

Democracy has entered upon the inheritance of the higher education. When the great crowds got to college, however, they did not understand it. They called it narrow. They had no family tradition to hold them up to standard. They were not candidates for the learned professions. They certainly were not exceptional intellects. They were the great average. So they clamored for an education which they could understand, and they have gotten it. Only, in getting what they were somewhat fitted for, they have pulled our educational standards down to their level. Formerly, higher education was a severe discipline of Latin, Greek, mathematics, history, philosophy, and, more recently, science. [Today] Latin, Greek, and mathematics are simply electives, and the democracy does not elect them.

Mr. Arnold argues warmly, but in my opinion, he states nothing that is not stark truth. In his heart, the competent educator knows quite well that a fair percentage of our boys and girls cannot profit by more than a training in the elements, and that a much larger percentage will do worse than waste their time, should they go to college. But the whirling dervishes who whip up public opinion in the United States have decreed that a high-school course is the irreducible minimum in education for all our boys and girls, no matter what the cost to them in character, and in money to the State. "Equal educational opportunity must be available to all, as the essential safeguard of democracy," declared the National Education Association at its meeting in Minneapolis two weeks ago.

Well, if all our boys and girls must be "put through" high school, and if a large percentage of high-school graduates must likewise be "put through" college, we certainly have the schools and colleges through which they can be "put." But, as Mr. Arnold writes, in providing these institutions:

All the old standards, classics, scientists, and thinkers, are neglected. The great tradition of six thousand years of thought is slowly evaporating. Education is everywhere becoming broad, practical, democratic, superficial, and degraded.

I said a few moments ago that Mr. Arnold's reflections make me grin like the Cheshire Cat. I take that back. They make me feel like the Gnat who would weep copious tears, even when he was cracking jokes.

Economics

This Talk About Credit

IRVING A. J. LAWRES

SINCE the beginning of the depression the press has been replete with news about "credit," yet the average reader has but a vague understanding of credit (familiar as the word itself is), the number of kinds of credit, and their methods of operation.

The word itself is derived from the Latin credo, "I believe." In the Liturgy the Creed is really a confession of religious faith. In business, "credit" is a confession and expression of faith in some second party. Credit might be defined as "the power to obtain money, merchandise, or services on the promise to pay in money, merchandise, or service, on demand, or on a specified date in the future."

When the corner butcher gives Mrs. Smith two pounds of beef steak with the understanding that she will pay for it on Saturday when her husband brings home his pay envelope, the butcher is granting credit to Mrs. Smith. He has faith that she will not only be able to pay on Saturday, but that she will be willing to do so. The reason the butcher extends this credit is to stimulate sales. If Mrs. Smith had to pay cash, she perhaps would buy no meat at all after the middle of the week, when her supply of money was exhausted.

There are various kinds of credit. It might be better to say that credit takes many forms, or functions on several levels or in different categories. Government credit, investment credit, bank, retail, and mercantile credit are the principal classifications of credit of interest to the man in the street.

March 18, 1933

Government credit does not differ materially from other kinds in that faith is its essence. A Government may lend money to another Government, as the United States did the Allies in 1918, with no other security than the promise of the Allies to repay with interest at some future time. A Government making such a loan has faith in the borrowing Government's current financial condition, as well as its ability in the future to collect enough taxes to pay its usual expenses, plus enough additional to meet the interest and principal of the loan.

Thus a balanced budget is necessary to maintain a high credit standing. If a Government, in times of depression, does not reduce its operating expenses and increase its tax rate to the point where total income equals total expenses it will run into debt, and render future debt repayments doubtful. Its credit standing is thus impaired.

Every Government issues currency necessary to the transaction of business. The paper bills we use to buy food and clothing are not money, but merely the promise of the Federal Government to pay gold or silver on demand. The United States has been on the gold standard. which means it promises to exchange gold for certain paper certificates. As the country's supply of gold becomes depleted, or as the nation begins to pile up a large deficit due to a series of unbalanced budgets, the public doubts the ability of the Government to make future payments, and may start a "flight from" the dollar, the pound, or the mark. The country may have to go off the gold standard, that is, declare that it will no longer redeem its paper or silver money with gold. England and most foreign countries are now "off" the gold standard, the United States and France being the only two major powers whose currency is still linked with gold.

When doubt concerning the Government's credit rises, a flight from the currency of that country begins. Take Germany as an example. As that country got deeper and deeper into financial difficulties in 1931, there was a flight from the mark. In other words, persons who held German money exchanged it for French, English, American, or other foreign coin.

With every one selling a Government's money the available supply of it grows, and the law of supply and demand begins to work. The currency begins to depreciate. If there were ten available dollars for every American inhabitant before a flight from the dollar, and fifteen thereafter, prices would rise about fifty per cent. Thus Government credit involves not merely loans and interest but such important items as price levels, standards of living, and the maintenance of life savings. That is why people were so feverishly anxious for Congress to balance the budget lest a growing debt would impair the nation's credit.

When a business man needs money, he tries to borrow it from the bank. This leads us to a discussion of bank credit. The bank, before lending to the business men, must have faith in his capacity and character. It may make a rigorous credit investigation to learn all it can about his past record and his present financial condition. The business man, a manufacturer of tools, let us say, wants \$10,000 for ninety days. Ordinarily a bank grants only short-term credits, thirty to ninety days, or six months as a limit. If the tool-maker's credit is satisfactory, the bank's officers approve the loan. They do not give him the money, but credit his checking account with \$9,850, which is \$10,000 minus \$150, the interest at six per cent per annum. Thus the bank "discounts" the loan in advance.

In return the tool man gives his note, or signed promise to pay in ninety days. The bank may require the borrower to get another responsible person to indorse his note, thus making it "double-name paper." Then, if the borrower cannot or will not redeem his note, the bank can collect from the endorser. The risk is thus cut in half. The bank may require the borrower to deposit \$15,000 worth of securities as collateral for the loan. If the tool man cannot or will not meet his obligation, the bank can sell the securities to recover its money.

Thus far no actual money has changed hands. The bank has the note and the manufacturer's checking account has been credited with \$9,850. The borrower may write checks against this account, but, the bank expects him to keep twenty to twenty-five per cent of the loan on deposit. On this deposit, of course, the bank earns interest by lending the money to some one else. Thus the bank earns more than the mere six per cent of the loan.

The bank has many kinds of "paper," or promises to pay, in its vaults. If it should find itself in need of cash, it can take some of this paper to the Federal Reserve Bank, and rediscount it. If the rediscount rate is three per cent, the bank gets cash for its paper minus three per cent. Its profit on a six-per-cent loan is thus cut in half, but it has the cash available for other use.

The Federal Reserve Bank is a bankers' bank, and is not designed for general public use. It has an important influence on the general banking business of the country. It can lower or reduce the rediscount rate. It can tighten credit throughout the country by raising the rediscount rate to a point where it is not profitable for the banks to bring in paper for rediscounting. As it will then be harder for the banks to get cash quickly, they will be slower to grant credit to business generally.

Bank credit involves short-term loans and is designed to meet current bills. Investment credit generally means a long-term loan. A national biscuit company wants to build a new factory in Nashville. The banks will not lend money for such a project, so the biscuit company sells a million dollars' worth of new stock, or floats a million-dollar fifty-year bond issue. In the latter case, the Nashville factory and all its new equipment are collateral back of the loan. The bonds may be floated by investment bankers such as J. P. Morgan and Co., or Kuhn, Loeb & Co., and sold to the public through various cooperating commercial banks throughout the country.

If the issue is common stock, the investor receives an income on his investment in the form of dividends which

are paid from profits of the biscuit company. Ordinarily, if there are no profits there are no dividends, though a concern not making a profit can pay dividends for a time from surplus, which is an accumulation of large profits of former years. If the investment is a bond issue, a set rate of interest, such as five or six per cent, is paid annually before any dividends can be declared. If the biscuit company cannot meet the interest on its bonds, it will be forced into receivership or bankruptcy.

Retail credit is quite generally familiar. Newlyweds buy \$1,000 of furniture at a department store by paying \$100 down and the balance over a year. In addition to the list price of the furniture they may have to pay six per cent interest on the unpaid balance plus certain investigation and carrying "charges."

Mercantile credit is perhaps the least understood of all the forms of credit. It is the credit extended by one business house to another. Bank credit results in deposits of money; mercantile credit covers goods and goods only.

The theory of mercantile credit is that the supplier of goods assists his customer over the non-remunerative period of manufacture or merchandising. A manufacturer of men's shirts buys \$50,000 worth of gray goods on 120-day terms. The gray-goods supplier grants the manufacturer such a long period in which to pay because it requires time to bleach, finish, and manufacture the material into shirts, as well as to put the shirts on the market. In industries where the turnover is quicker, much shorter paying periods prevail. Food concerns, for example, have seven to thirty-day terms.

If the buyer can pay cash, he can avail himself of a discount of one to ten per cent, depending on the line of business. Thus, the silk business allows a discount of eight per cent and wholesale grocers one or two per cent. This discount may be taken for cash payment, or for payment during a "discount period." The discount period is very often ten days, but in some industries it is considerably longer, thirty, or even sixty days.

When a leather salesman brings in an order for goods to be shipped on credit, the credit manager of the tanning company must approve or reject the order. How does he know whether the buyer's credit is satisfactory?

First of all he is an expert in his business and knows the buying trade well. Secondly, he has in his files a mass of credit and financial data he obtained from the various credit agencies such as Dun and Bradstreet, Inc., National Credit Office, Shoe and Leather Reporter, etc. The reports of these agencies give a complete story of the history of the buying concern and of its officers, analyses of its financial statements, a record of how it pays its bills and much other data on the capital, capacity, and character of the firm in question.

Credit is said to be the backbone of business and it surely is. One of the reasons for the present depressed state of industry is the tightening of credit. Money is as plentiful as ever, but it is not available for loans. It sits idly in the banks, or tin boxes, and old stockings. People have lost faith. The bankers are forced to keep their deposits liquid; ready to pay our on a moment's notice.

Literature

What Fools These Critics....

FRANCIS TALBOT, S.J.

THAT is, if they really be fooled. But are they fooled? Or are they merely pretending to believe what they write? And are they conscientiously attempting to fool the ordinary, and extraordinary, readers? I have been unable to determine whether the arch-critics of the United States and England, and the climbing critics tagging after them, are merely gullible, or are critically and editorially dishonest, or venal, or are wholly incompetent. I do not know, but I would like to know the truth about the critical appraisals, say, of Sinclair Lewis' "Ann Vickers" and G. B. Shaw's "The Adventures of the Black Girl in Her Search for God."

These are two very inferior books, two very sub-normal books both in reference to the other books of these two authors and in reference to the general standard of literature. I am not judging these books, at the moment, by any moral standards and I am not attacking them because of the rowdyism or the indecencies or the stupidities of their contents. Such elements should be incorporated into every estimate of a book by every critic; but when a Catholic critic comments adversely on the sins against faith and morals in a book, his adverse comments on the art and technique of a book are discounted, as being prejudiced.

For example, in a post-graduate class of a Catholic university, one of the students stated that my opinion of "Ann Vickers" was of little worth since I was a priest and must officially regard the book from its moral value rather than from its literary aspect. In this bit of writing, I wish to assure my readers, and the post-graduate student if he happens to deign to look at such a Catholic periodical as this, that I am regarding "Ann Vickers" singly and comprehensively as an exhibit of literature. I am not judging it in the way the Brooklyn *Eagle* reported me, when it made me responsible, in headlines, for the compressed verdict: "'Ann Vickers' Held 'Crawling Vermin.'"

Briefly, my contention is this: Sinclair Lewis is guilty of a literary failure in "Ann Vickers"; the critics and editors have trumpeted it as a literary masterpiece; the publishers have advertised it more lavishly than any book in this depression era; the public has bought it blindly, and has discovered that it is a literary failure.

There is much matter for discourse about each of these contentions. As a novel, admitting that the modern novel has scarcely any rules governing its construction, "Ann Vickers" is a wretchedly poor piece of work. It has a sequence of events, the adventures of Ann from her girl-hood to her fortieth year; it has no sequence of plot, no inner growth, no concatenation of events that leads to a crisis or a climax. It lacks, and that utterly, balance and proportion in its narrative; at times it is distended into bumps and excrescences; at times, for pages, it forgets that it is a novel and becomes a propagandistic tract; at

times, it ceases to be a novel and becomes a scrap book of newspaper clippings or else a series of excerpts from a cheap-story magazine specializing in melodrama. It is poorly constructed, not integrated, atrociously planned.

Though this is the story of poor Ann Vickers, that woman remains as flat and lifeless as the paper on which her story is printed. Ann never really bounces up as a live woman; she twitches into action, occasionally, like a dead frog through which an electric current is passed. She is not like the heroines of great fiction and of great writers; she cannot be imagined as an individual, she cannot be differentiated from any woman of her class, she cannot be remembered as a pulsating being, an existing character, as a person. She is just the name of somebody who does the deeds that Sinclair Lewis narrates. And as Ann is a vague shadow, more shadowy still are all the other innumerable characters. Every good novelist must flood his characters with light, so that every feature of them will be easily, clearly discernible. But in "Ann Vickers," Sinclair Lewis seems to hide his characters in masks and to shroud them with opaque curtains.

Then, he is forced on page 562 to bring his story to a close. And if ever a novel of pretensions ended dismally. that novel is "Ann Vickers." It is so weak, so sugary, so unconvincing that it is pitiable. In it, Mr. Lewis burlesques himself. But he is continually doing that in the preceding 500 pages, so that the ending does not come as a surprise. It is Mr. Mencken, who tries desperately hard to join the chorus of praise in this instance but who admits that there is a great deal of "flubdub" in the novel; he applauds Mr. Lewis, though he does state that "it is a kind of patchwork, partly very good, but mainly very bad." It is far worse than that. The book is ineffably dull, ponderous, poorly written, of a type of proletarian prose used by the lowest proletarians of literature. The dialogue, the speeches of the various spokesmen, the general conversation indulged in, are, for the most part, artificially constructed; no one who phrases his, or her, words as Sinclair Lewis, the star reporter, imposes them on the tongues of his characters should be allowed to talk until he learns better.

My catalogue of defects could be continued at great length, I close this section with the simple statement that "Ann Vickers" as a novel is a dismal failure as a novel. And with a wager that a vast majority of the one hundred thousand and more buyers of the book would vote, if an honest poll were taken, that it is a dull novel and a wretched piece of literature.

Behold the critics! They racked their brains for sparkling tesserae that were quotable, and their Roget's for adjectival superlatives. Their bits of ecstasy have been blazoned in the advertisements. "So powerful a novel that it would prove its author worthy of the Nobel prize if he had never written another line." Silly, but then this is sillier: "The finest piece of imaginative literature produced in America this century. 'Ann Vickers' is Sinclair Lewis' greatest. Any author of our time might be proud of it." In a more subdued strain is this: "It is one of the most memorable books of our day." The prophet enters:

"I am personally of the impression that future generations will appraise this as the great American novel." And another prophet: "'Ann Vickers' will settle into its eventual place as the life story of one of those men and women who have been created to outlast this age." Those of the future age, in my opinion, will smile cynically at these critics as at unperceptive simpletons. And at Lewis Gannett with his naïveté: "He (Sinclair Lewis because of 'Ann Vickers') belongs to that memorable tradition of letters which includes Euripides and Defoe and Swift, Charles Dickens, Molière and Goethe and Tolstoy, and, of course, Mark Twain."

The bag would burst if any more wind were forced into it, so I refrain from further quotations from the critics. But I wonder what the explanation is. Why this exploitation of a novel that is obviously below even Mr. Lewis' standard, and that, according to whispers in literary circles that may be true or may be false, was written by Mr. Lewis and two ghosts. What gave the critics one and the same voice of exaltation and what made them shout forth in such a unison of praise? I, for one, cannot believe that the major critics, and their subservient minor followers, are so bereft of literary acumen as their praise of "Ann Vickers" would indicate. They may be in sympathy with the theses that Sinclair Lewis attempts to prove; they may approve of the unethical principles that he enunciates; they may be heartened by his castigations of social evils; they may like his crusade to kill cockroaches and maggots in prisons, to flagellate sadistic wardens, to bring in an era of social justice and individual deterioration in morality, they may like Sinclair Lewis as a scavenger, in the words of Father McSorley, in the Catholic World, but how can they acclaim him as a novelist with this awkward, blundering book confronting them?

I ask again and again, what does fool these critics? Why do they breathlessly climb up on the band wagon and blare forth with their trombones and shrill with their fifes and pound the solemn thunder of the bass drum? Certainly, not the merits of "Ann Vickers." Whatever it was that inspired them to be so uncritical, they have achieved the purpose of blurb writers. The novel is being bought as the best seller in every city of the country. It is surpassing all the records of sales, climbing into the eighth edition and being long past the 100,000 mark. It is bringing prosperity in a world of universal depression. But the majority of the poor readers, I judge from much personal experience and abundant comment, feel like the victims of a shell game.

Scarcely one professional critic has kept his feet on the ground and has resisted the ballyhoo of the band wagon. And my poor words will be set aside, as the post-graduate student lightly spurned them, because I am a believer in morality and therefore cannot recognize a wretched piece of writing, as writing, when I read it.

The Sinclair Lewis band wagon has passed down the road: its echoes grow faint. The critics have put the book over. They turn to something new. A new band wagon is coming up the road. The critics are scamper-

ing toward it, ready to blow a new tune. This is George Bernard Shaw's current circus. He wrote a little book which I reviewed briefly a week or two back. It is an irreligious book, dealing with God and the Bible. But let that pass. It is a dull book, a poorly composed fragment, a manuscript that no publisher would accept if it did not come from G. B. Shaw. But the unconscientious critics are telling a gullible public that it is an amazingly clever book. Says Branch Cabell, in the formula used for Sinclair Lewis, this is "by long odds the best story he ever wrote. . . . I remark that in its own way this brief novel is quite good enough to have been written by Voltaire." All that was said of "Ann Vickers" last month will be repeated about "The Adventures of the Black Girl in Her Search for God," during this coming month. Yes, what fools these critics be, and how Barnum-like they fool the people all the time!

Criticism is a racket.

REVIEWS

Sherman, Fighting Prophet. By LLOYD LEWIS. New York: Harcourt, Brace and Company. \$3.50.

There seems to be no doubt that William Tecumseh Sherman has won a lasting place among the great Americans. Historians have accorded this bold, decisive, sometimes ruthless, soldier high honor among the war-leaders of all time. But Mr. Lewis has discovered and with ample documents demonstrated that there was much more to Sherman than the qualities of a military officer. In fact the story shows that war and military affairs were far from his own personal inclination or disposition. He was sent to West Point almost by accident, and went through the training there more out of duty than from personal attraction. His natural love of books and his interest in helping to form the character of young men were shown in his accepting the leadership of the old war school at Baton Rouge. His life after the War showed him to be a lover of home and family, of books and scholarship. From youth he was known to be ambitious, haughty, impatient, self-assertive; but he was also kind. loving, loyal as well as uncompromisingly logical and unselfish. Mr. Lewis has chosen, and wisely, to paint the portrait of the man rather than follow the beaten track of military biographies. From every nook and corner he has ferreted out a wealth of documents including many personal letters which bring out the character of the man into pleasing relief. He has given a splendid background of the culture and habits of the generation in which Sherman was born, and a picture of home life that many of us would love to have restored. One will not tire of the details of the Ewing family or of the romance which after a long courtship made Ellen Ewing his "better half" which she continued to be to him through the excitement, upsets, successes, reverses, and the years of restless dissatisfaction with the political world and the trend of government. His loyalty to his pledge to protect his wife and children in the practice of their Catholic faith was kept sacredly, even though his brusque nature and pride of judgment sometimes were smothered only by heroic silences. Through many pages the story of the Civil War is retold, but the author's eye is always following Sherman to discover the deeper secrets of his soul. No effort is made to diminish the horrors of the "March through Georgia." The brutality, the savagery of those devastating, ravaging hordes of less disciplined soldiers who left a shameful trail and a terrifying memory along their path is admitted; but it is shown that this was rather the consequence of a war policy which as a great war tactician he defended. He really believed that the only way to end war was to make war terrible; and he was always saving his men from the shambles and giving them liberty and overlooking their abuse of it. This was the

justification to him for turning loose those barbarians from the West. Throughout the narration it becomes evident that Sherman better understood and had more affection for the South and its men than any other of the Union generals. Mr. Lewis' dramatic picture of the conference of Sherman with Johnson will long be remembered. The book is beautifully printed and the format is excellent. There is a very complete bibliography and a good F. D. S.

Ancient Americans: The Archaeological Story of Two Continents. By EMILY C. DAVIS. New York: Henry Holt and Company, \$3,50.

The fascinating story of American archeology is retold in this splendid book in a way that will captivate the attention even of the professional student of primitive culture. As staff writer for the Science Service in Washington, Miss Davis was in a position to select just those data which have both scientific weight and deep human interest. Quite naturally some questions of larger importance in the cultural history of early man in America are touched upon, and it is gratifying to see that the more conservative attitude is generally maintained regarding them. Thus we learn that members of primitive groups do not all shape their activities after one uniform pattern, but that "an Indian liked to put individual touches into articles intended for his own use." Nor is their taste in music as debased as that of some "civilized" Caucasians. Miss Densmore, our foremost student of aboriginal Indian music, is quoted as saying "the old people regard modern love songs with the high scorn that is visited upon crooning and jazz in the best musical circles today." Finally, as to the vexed question of the antiquity of man in America, the opinion of Dr. Hrdlicka and some other scientists is cited, who say "that the oldest Americans probably came over Bering Strait not many thousand years ago, five or six thousand perhaps, eight or ten at the very most; that no convincing proof of greater antiquity of man in this country has ever been established; and that if man had been here earlier, the proof would in all likelihood have been forthcoming by this time." (p. 49) A useful chronological record of excavations and publications of importance in American archeology is added by way of an appendix.

Catholic Mission Theory. By JOSEPH SCHMIDLIN, D.D. Techny, Ill.: Catholic Mission Press, S.V.D. \$5.00.

Etat actuel des missions catholiques. By BERNARD ARENS, S.J. Louvain: Museum Lessianum, rue des Recollets, 11. Fr. 30.

Mission theory, as a definite branch of study, has now been accorded a place, not only in Rome, but in many theological seminaries throughout the world. The Fathers of the Divine Word, pioneers in the field of organized anthropological study, data for which they have drawn from their own arduous mission fields, are active in this line as well. This is shown by the work of Father Schmidlin, Professor of Missiology at the University of Muenster, which appears for the first time in English translation. Making, as Dr. Schmidlin says, a "first furrow in an uncultivated field," he has followed a method which at first-hand strikes a Catholic as somewhat singular. He has adopted the whole methodical scheme of Gustav Warneck, "masterfounder, so to speak of the whole groundwork of Protestant mission theory." After making use, however, of all that seemed of indispensable value in Warneck, Father Schmidlin frankly criticizes him and his fellow-Protestant missiologists, and adds generously the Catholic point of view. Mission basis, subject, object, aim, and missionary means, are the five main divisions of the treatment. The mission idea is approached from history, showing the gradual development of the mission concept. The treatment is learned, exhaustive, and replete with valuable information. Non-German readers, however, especially we in the United States who are confronted with the confusion that exists in contemporary American Protestant mission theory, may wonder if Father Schmidlin's aim, as providing a practical manual for Catholic students, would not have been somewhat more easily achieved if he had felt freer

to cut loose from the weight of Protestant authorities, and presented a more detached picture of the Catholic doctrine and ideal. The bibliography is overwhelmingly Protestant and Anglo-Saxon. A factual supplement to Dr. Schmidlin's treatise is offered by Father Arens in his statistical volume on the present state of Catholic missions. In his introduction, the author warns us of the many difficulties of classification and definition involved in such an attempt. The tables cover territories, population, seminaries, personnel, auxiliaries, schools, etc.; and are neatly and graphically arranged. J. L. F.

The Mechanism of Creative Evolution. By C. C. HURST. New

York: The Macmillan Company. \$6.00.
The rapid advances recently made in genetics, cytology, and experimental breeding have brought about a radical change in the method of attacking the Evolution problem. The past century speculated about whole phyla and kingdoms, the present one is attempting the experimental analysis of varieties and species. Throughout the major portion of his book, Hurst explains in simple language the development of this new experimental approach. With carefully chosen examples he presents an up-todate summary of our knowledge of gene mutation and translocation, and of chromosome polyploidy and transmutation. He compares experimental results with their counterparts in nature, and gives the interesting results of hybridization and of the analysis of genera according to basis chromosome numbers. All this is done with great lucidity and illustrated with an abundance of excellent figures. The first fifteen chapters are a valuable contribution to the literature of biology. It is hard to believe that the last five chapters were written by the same author. He deserts the solid ground of experimental fact in a flight of untrammeled speculation. The gene is linked to non-living matter by a mythical progene." The superman of the future is introduced, and we are told that it is reasonable to infer that the next great step in creative evolution will be a being scarcely human save in mind and thought, a being in whom the influence of matter will be almost obliterated, and who will be capable of leaving the earth at will and visiting the planets of our own and other solar systems!

The Growth of Literature. Vol. 1. The Ancient Literatures of Europe. By H. MUNRO CHADWICK and N. KERSHAW CHAD-WICK. New York: The Macmillan Company. \$6.50.

"Is it possible to trace the operation of any general principles in the growth of literature? We shall endeavor to answer this question by a comparative study of the literary genres found in various countries and in different periods of history." With this purpose in mind, the authors have undertaken a work of four or five volumes, of which this is the first. It is a comparative study of the extant Greek, Anglo-Saxon, Norse, Irish, and Welsh literatures which were composed and transmitted orally or at the earliest period of writing. Thus it includes Homer, Hesiod, and the sagas and early poetry of the North. The peculiar excellence of the work lies in the clear and orderly presentation of five different literatures almost simultaneously and without any confusion. The purpose of the first volume is merely to present the evidence in preparation for a more general discussion later on in the series, and also to arouse a wider interest in the ancient literatures of Europe. The work is well calculated to attain both objects. Just what further principles will be drawn from the abundant evidence and general conclusions offered in this volume remains to be seen. But though the note of comparative interest is stressed rather than that of literary excellence, the chapters on the Heroic Milieu, the Heroic Age, Poetry and Saga relating to the gods, and on the authors, will offer students a deeper insight into the Iliad and Odyssey and will provide much interesting collateral material for teachers. To some the work will throw open whole new fields of literary experience. This is particularly true in regard to the Irish Poetry and Saga. It should, however, provide a fuller and more detailed bibliography.

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BOOKS AND AUTHORS

Appreciation of Art .- In "A Grammar of the Arts" (Macmillan. \$2.50). Sir Charles Holmes discusses for us in simple and readable style the guiding principles of the representative, decorative, and constructive arts, and the application of these principles in the various fields. He summarizes the province of each art and craft, its virtues and limitations, touches briefly upon the methods and mediums employed by peoples of various countries, and points out how and why certain artists have achieved excellence. The author is not concerned with the "emotions" and "visions" of artists nor is he one of those moderns who believes in completely discarding technique, but true to the old tradition and interested in the saner aspects of modern art, he tries to help the reader form correct judgments about the work of the present and the past. Nine plates illustrating points under discussion and a selected bibliography for further reading contribute to the helpfulness of the book for the untrained layman, who has a general cultural interest in all the arts and is eager for an aid to appreciation.

Have your eyes learned to see and enjoy the beauties of art and nature, or are you one of those who feels helpless in expressing admiration for the beautiful in the world around you? If so, you must read George H. Opdyke's "Art and Nature Appreciation" (Macmillan. \$3.50). The author, addressing this stimulating book to the interested "student or reader with no especial knowledge of art," aims to provide him with the bases of esthetic appreciation. It is to the great outdoors where Nature may be observed in her various moods that the reader is first invited, and later to the museums and galleries, for it is Mr. Opdyke's belief that study and observation should be directed to art and nature side by side. Light and dark, color, line, form, mass, and composition-all are intelligently treated by a writer with an esthetically trained mind, whose sensitiveness to beauty his readers are bound to experience with him. Attractive simplicity characterizes the physical appearance of this well-made, clearly printed book, and although there is an absence of pictures to prevent making the volume too bulky, the numerous quotations following each chapter help to elucidate the text. Besides an index of topics treated, there is an index of "Artists and Authors Quoted," and a chapter devoted exclusively to art terms. Since the present generation tends to demand things not only from the standpoint of utility but of beauty as well, the book is timely in its appearance, and if it arouses in the reader-as it should-an intelligent appreciation of the beauties of nature and art, it will perform a work of lasting good.

Historical.—Christine I. Tinling has a touching appeal in "Hope for the Leper" (Revell. 60 cents). It is at once a history of the Mission to Lepers and a plea for further aid. She confines herself to a recounting of the Protestant relief which has indeed done much to alleviate the sufferings of these afflicted people. She brings out clearly the fact that hope is now held out by the advance in our medical knowledge of leprosy.

In "My Friendly Contemporaries" (Macmillan. \$2.50), Hamlin Garland has sent forth the third volume of his recollections. Built upon his diaries of 1913 to 1923, this volume, like its predecessors, "Roadside Meetings" and "Companions of the Trail," is an honest, well-written record of his life and impressions. It is rather a sad volume. It recalls years in which Garland was well on in middle age, had won some deserved repute, but not enough to satisfy him, had many friends, some of whom he naïvely envied, and was poor and chafed against his poverty. Garland shows himself to be not free from literary snobbishness, that painful attitude of mind which makes some writers look upon themselves as a gens electa; yet in his case it is not offensive, but only at times amusing, at times pathetic; because he is always so genuine. As a writer, he lacks greatness, one may say, by only a few inches. He is decidedly well worth reading, a sound craftsman with high ideals of his craft.

Clarence Milligan, in "Captain William Kidd, Gentleman or Buccaneer?" (Dorrance. \$1.75), has written a biography and

apologia for the shuddery villain of much melodrama and the legendary source of much futile "treasure hunting." There is one doubt and one certainty about the book: the doubt is whether or not the subject is worth so much consideration; the certainty is that the book is not well written. It is pretentious writing, constantly straining for effects which it does not produce.

"S. Jean Berchmans, Ses Ecrits" (Museum Lessianum. 35 fr.), a remarkable work prepared by Father Severin, represents a new approach to the life of St. John Berchmans. The author has simply taken the authenticated manuscripts and letters of the Saint and arranged them in chronological order. Without giving us his own personal comment, Father Severin is satisfied to let the reader get his impression of St. John by the simple perusal of the letters and manuscripts. The result is of course quite pleasing, for a careful reading of the book impresses one not only with the sanctity of the Saint but with the simple and ordinary path to holiness along which St. John Berchmans walked. When one reads the Latin themes and the parsing of Greek words carefully and neatly done by the Saint, the sober truth is brought home that sanctity consists not so much in doing great things, but in doing the most ordinary and commonplace things of life well. The book, written for the most part in Latin, since it is but a reproduction of manuscripts of St. John, contains some rather interesting facsimiles of the Saint's notes. This work of Father Severin should prove of special interest to young Religious.

Educational.—Educators now consider the wise use of leisure as one of the cardinal principles of education. It is not-strange therefore to find this subject chosen by such an author as C. Delisle Burns, who says "Civilization may depend for its roots upon the way in which work is done, but it depends for its finest flower upon the use of leisure." This new thought-provoking book, "Leisure in the Modern World" (Century. \$2.50) states that "the problem to be solved, before a democratic civilization becomes possible, is how the misuse of the new kind of leisure can be avoided; and by misuse of leisure is meant any occupation of spare time which leads to a degradation of personality or to a decrease in health, intelligence, or vitality of any one, owing to what he or she does in that spare time." The book is an incentive to make the most of one's leisure moments.

"The Annual Report" of the Smithsonian Institution for the years ending June 30, 1930 and June 30, 1931 conforms to the standard set to itself by that learned institution. To the general public the "General Appendix" is by far more interesting than the preceding reports of activities, proceedings, etc. Attention may be rightly drawn, in the 1930 report, to the papers on the autogiro, the age of the human race and modern sun cult; in the 1931 report, to the papers on the evolving universe, two-way television, and the discovery of primitive man in China.

The latest publication of the Catholic Anthropological Conference is a brochure of 167 pages (\$2.75) on the Rice Culture and Rice Ritual of the Mayawyaw, a people of the Ifugaw province of Luzon, P. I. The Rev. Francis Lambrecht, C.I.C.M. here presents the first part of his study of the "Mayawyaw Ritual." Both he and the Conference are to be congratulated on the high standard of scholarship and the typographical excellence of the

An eminently readable series of essays or lectures on Utopian possibilities of life after forty will be found in "Life Begins at Forty" (McGraw-Hill. \$1.50), by Walter B. Pitkin. The book will be read with pleasure by many; with profit by the man who is in a position to regulate his life entirely as he likes. However, before the theories of Mr. Pitkin emerge from the realm of mere possibility and become generally effective in any appreciable degree, human nature must undergo a radical change. The book is shot through with a purely materialistic evaluation of life. Though one is forced to take issue with many of the tenets of the author, such as his unqualified condemnation of modern education, still the book contains many shrewd, thought-provoking observations

on life in its relations to youth and age. It probably will be widely read.

Florida's fourth-grade school children have, in "Stories of Florida" (Prather. 16 cents), by R. J. Longstreet and R. L. Goulding, a reader telling them the history, geography, and industries of their State. A question list after each chapter calls for attention, memory, and inventiveness on the part of the children. Local color makes the book appealing.

School Texts.-The Peter Reilly Company has published a new series of language textbooks by A. C. Clark, head of the School of Modern Languages, the Polytechnic, London. Mr. Clark wrote "A Modern French Course for Beginners" and "A Modern French Course"; W. O. Williams collaborated in the preparation of "A Modern German Course, Parts I and II," and "A Modern Spanish Course, Part I"; and H. Checkley in writing "A Modern Text-Book of Commercial French" and "A Modern Commercial French Reader." They are intended for classroom study, and cannot be used without a teacher unless the student has some previous knowledge of the language. The direct method is not used, as Mr. Clark believes that often it would be a waste of time and energy to attempt it. No effort is made to instruct the students in pronunciation, the authors considering that this can be better done in individual cases by the teacher himself in the classroom.

"Fundamental Drills in Gregg Shorthand" (Gregg. \$1.50), by Gertrude Beers and Letha P. Scott, is a valuable aid to the students of Gregg shorthand. The exercises in the book have been arranged so that they follow and supplement the sections of the instruction manual, providing an interesting method of learning and applying the principles. The shorthand plates are well written and easy to read. An unusual feature is a vocabulary index, so that the student may find the section which contains any particular word. This book will provide considerable assistance to those who wish to review their Gregg shorthand as well as to those beginning their study of it.

Books Received.—This list is published, without recommendation, for the benefit of our readers. Some of the books will be reviewed in later issues.

ADVENTURES OF IDEAS. Alfred North Whitehead. \$3,50. Macmillan.

CASE OF MATTHEW CRAKE, THE. Adam Gordon MacLeod. \$2,00. Dial.

CASE STUDIES OF NORMAL ADDLESCENT GIRLS. Elsie M. Smithies. \$2.00. Applicton

CHRISTIAN UNITY IN PRACTICE AND PROPHECY. Charles S. Macfarland. \$2.75. Macmillan.

COOLIDGE WIT AND WISDOM, Compiled by John Hiram McKee. \$1.00. Stokes. Christian Unity in Practice and Prophecy. Charles S. Macfarland. \$2.75. Macmillon.
Coolidge Wit and Wisdom. Compiled by John Hiram McKee. \$1.00. Stokes.

Divine Comedy of Dante Alighieri, The. Translated by Jefferson Butler Fletcher. \$2.50. Macmillon.

Don Juan and the Wheelbarrow. L. A. G. Strong. \$2.50. Knopf.
Educational Psychology. Harry L. Hollingworth. \$3.00. Appleton.
Fletcher Omnibus, The. \$2.50. Knopf.
Goode's School Atlas. J. Paul Goode. \$4.00. Rand, McNally.
Hot Ice. Robert J. Casey. \$2.00. Bobbs-Merrill.
John Ruskin. David Larg. \$2.00. Aspleton.
Knowing and Helping People. Horatio W. Dresser. \$2.50. Beacon Press.
Life of Richard Wagner, The. Ernest Newman. \$5.00. Knopf.
Man's Montality. Michael Atlen. \$2.50. Doubleday. Doron.
March of Democracy, The. II: From Civil War to World Power.
James Truslow Adams. \$3.50. Scribner's.
Minute Glimpses of American Civiles. Herbert S. Kates. \$1.00. Grosset and Dunlap.
Mystery of Mr. Cross, The. Clifton Robbins. \$2.00. Appleton.
Ordination Anointings in the Western Church Before 1000 A.D.
Gerald Ellard, S.J. \$3.50. Mediaeval Academy of America.
Papa La Fleur. Zona Gale. \$1.50. Appleton.
Oudland, Montreal, and Ottawa. T. Morris Longstreth. \$3.00. Century.
Reorganisation of Education in China. C. H. Becker, M. Falski, P.
Langevin, and R. H. Tawney. \$1.00. World Peace Foundation.
Retourse en Chretiente, Paul Donoceur. 15 francs. Grasset.
Roar China. S. Tretiakov. \$1.00. International Publishers.
Russia and Asta. Prince A. Lobanov-Rostovsky. \$2.50. Macmillan.
Shiffs and Lovers. Thomas Caldecot Chubb. \$1.75. Boni.
Soviet Scene. Frederick Griffin. \$2.50. Macmillan.
Strips and Lovers. Thomas Caldecot Chubb. \$1.75. Boni.
Soviet Scene. Frederick Griffin. \$2.50. Macmillan.
Strips and Lovers. Thomas Caldecot Chubb. \$1.75. Boni.
Soviet Scene. Frederick Griffin. \$2.50. Macmillan.
Testament of Light, The. Edited by Gerald Bullett. \$2.00. Knopf.
Through the Lens. Morrell Massey. \$2.00. Penn.
Teagery of 7C. The. Barnaby Ross. \$2.00. Viking.
Teagery of 7C. The. Barnaby Ross. \$2.00

TRACEDY OF TOLSTOY, THE. Countess Alexandra Tolstoy, \$3.00. Yale versity Press.

TRACEDY OF Z, THE. Barnaby Ross. \$2.00. Viking.

TREATISE ON THE STATE. A. Leonidas Pitamic. \$2.00. Furst.

UNIVERSE OF SCIENCE, THE. H. Levy. \$2.00. Century.

WAY OF ESCAPE, THE. Philip Gibbs. \$3.00. Harper.

WHO'S THIS? Frank P. Foster, II. Century.

WORLD'S BEST HUMOR, THE. Edited by Carolyn Wells. \$1.00. Boni.

Green Doors. The Fallow Land. The Gate Swings Open. Tristan and Isolde. Beyond Control.

"Green Doors" (Little, Brown. \$2.00), by Ethel Cook Eliot, comes as a refreshing interlude amidst an avalanche of naturalistic smut. All the characters, with the possible exception of the luxury-loving Clare Farwell, aim in the direction of the "durable satisfactions of life." An authentic element of joy and love of sincerity permeates every scene of action throughout the story. Petra, stepdaughter of Clare Farwell, reveals her fine character in her thoughtful consideration and tender care of the tubercularstricken Theresa, her "maid" and confidante. Dr. Lewis Pryne, asked by Clare to psychoanalyze Petra, finds himself falling in love with the girl instead, a state of affairs which eventually culminates in a beautiful romance. An air of mysticism and deep faith reveals itself in the book in the presence of Theresa and Neil McCloud, the latter a paralytic, cured through the intercession of the saintly namesake of Theresa. Mrs. Eliot has written a charming book and one that can be unconditionally recommended.

H. E. Bates is a young English novelist of unusual promise, and his latest book is written with fine technique; the prose style moves forward with restraint and inevitability. The author writes with a really admirable economy, a subtlety and indirectness which refuses to waste a single word, and which adds greatly to the power of the more dramatic scenes. "The Fallow Land" (Ballow. \$2.50) is a study in the bitter, grinding labor which goes into an effort to force a living from the soil. The central figure is Deborah Loveday, an English servant girl, who marries an insensitive and brutal farmer, Jess Mortimer. The story follows Deborah from her marriage near the end of the last century, through the World War to her death in modern times. Her life is a labored, resigned sacrifice of herself, dominated by an uncomplaining stoicism and an invincible determination to conquer the land which gives forth its good riches with an almost deliberate unwillingness. She stands as the only strong character in the book, her husband and sons and the rest of life's aids and obstacles being dwarfed by her superior will.

There is an adage that "You can't have the penny and the cake both," and that is precisely what Jennifer thought she could have, for she wanted a lover and not a husband. At the same time, however, she expected that her world would not look askance at her conduct. So "The Gate Swings Open" (Doubleday, Doran. \$2.00), and David refuses to follow her for he wanted a wife. Daisy Fisher has tellingly depicted an all too common trend of the day. When the moral code is flouted by a woman, those whose opinion is worth having are bound to ostracize the Jennifers. It is not a story for those in their teens but grownups will once more be taught a much-needed lesson.

Palamede, a young idealist from the East, comes to the western world, where he discovers, instead of the love, the chivalry, and the perfection of his dreams, the promiscuity, the intrigue, and the corruption of the actual facts. Such is the general theme of John Erskine's "Tristan and Isolde" (Bobbs-Merrill. \$2.50), a theme that the author manages to "modernize" in his customary manner. That is to say, Mr. Erskine, with an elaborate cleverness and a sort of smirking salacity, so tells one of the great stories of antiquity as to make it sound cheap, and therefore common and dull.

Rex Beach goes air minded in "Beyond Control" (Farrar and Rinehart. \$2.00). The hero, once an "ace," becomes a pilot for a rich "importer." The latter's fiancee stows away on the ship at the start of what purports to be a transatlantic flight, but is really a smuggling expedition. When the ship cracks up in the wilds of Newfoundland, the hero saves the beautiful girl, and during their tramp back to civilization the girl discovers that she loves the pilot. She also finds out that the man she was to marry is a smuggler and entertains some very un-American sentiments. The author is wise in maintaining the suspense as to which man she actually marries until the very end. If you like Rex Beach and don't mind somewhat vague character portrayal and indifferent dialogue, you will enjoy this one.

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Communications

Letters to ensure publication should not, as a rule, exceed 500 words. The editors are not responsible for opinions expressed in this department. No attention will be paid to anonymous communications.

He Wants Practical Direction

To the Editor of AMERICA:

In AMERICA for January 21 W. P. Mallenny and in the issue for February 25 F. A. Doyle question Elizabeth Jordan's "white list" of plays and throw the gloves to the editor. You answered both objectors by stating the principles which should guide us in terming a play moral or immoral. So much for the theory. You said nothing, however, about the practical aspect of the question, possibly because that was not the point raised or because it concerned Elizabeth Jordan herself. It seems to me that something should be said about the practical side, since Elizabeth Jordan's judgments are of a practical nature and since a large number of Catholics look up to AMERICA for practical leadership.

Your principles about the morality of a play are undeniably correct. But are we to conclude that any play catalogued after those principles should be unreservedly recommended to the public? I think not. The story of Magdalen's conversion (to bring her in again) would not be an immoral play; but would it be prudent to exhibit to the public the weaknesses of her early years so as to bring out in greater light the virtues of her later years? Not only the professedly immoral play may do harm to souls. The weak-hearted heroine that enjoys her life of sin during two or three acts has time to throw an evil spell on the audience before she turns out a saint. As Mr. Doyle remarks, "impure characters pictured on the stage are not an elevating influence." At any rate, the devil does not wait for the last act to bring about his own little climax.

In her last review Elizabeth Jordan is so emphatic that one wonders whether she is not staging a come-back towards the views of her two critics. I think she strikes the correct note except for the little jibe at Mr. Mallenny. Mr. Mallenny did not object to the outline of the plays criticized but to the wholesale invitation to attend them.

By way of conclusion: plays in which virtue is taught by contraries, especially when the contraries touch breaches of the Sixth Commandment, should not be unreservedly recommended to the public. They may not be immoral plays in the theoretical sense of the word; but neither may they be said as "good going" for everybody, even for the young girls—who usually do not go to the theater alone.

We expect from AMERICA a well-measured direction which a Catholic with a normal conscience may follow without scruple. Suffern, N. Y. W. A. L.

Rich Man, Poor Man

To the Editor of AMERICA:

There are certain statements and conclusions in the article "The Evicted Farmer" in AMERICA for Feb. 11 to which I take exception in as far as they apply to grain.

Father Sullivan states that the figures on overproduction are often exaggerated to manipulate the markets. I deny that this has been done once since the collapse in the wheat price started late in the year 1929. . . .

Father Sullivan shows that the farmer's buying power declined from 106 in 1910 to 48 in 1932, while farm taxes went from 100 to 250, and city wages rose from 100 to 175. Here are salient facts which reveal what is really wrong with the farmer. He is the victim of high taxes, and while his products sell on the low world level, all the goods he consumes are held on a high price level by tariff, and tariff-protected labor. His outrageous freight rates are but a reflection of the high taxes and labor costs which the railroads pass on to his overburdened shoulders.

A farmer in Western Iowa who ships a car of corn to Chicago gets four cents per bushel net for his summer's work, and the railroad charges him 12 cents per bushel to haul it to town.

The cure for all this is too simple for Socialists, and its threat to jobs and graft will make it anathema to the politicians, but the very first step should be the abandoning of all efforts to make the tariff on farm products effective and a return to first principles, using tariff cuts to help sell farm products abroad so that a surplus once more would mean added wealth to the country. (2) Close the gap between what the farmer buys and what he sells by readjustment of costs, even if it involves lower wages for certain favored Union Labor. (3) Re-adjust international debts. stabilize foreign exchange, and reopen the channels of trade, enabling surplus commodities to pass into consumption where needed. (4) Reduce land taxes as direct aid to the farmer. Reduce all other taxes so that manufacturers and railroads can cut the cost of goods and services to the farmer. (5) Repeal the Grain Futures Act, The Agricultural Marketing Act, and unjust taxes levied against the Exchanges so that natural conditions prevail, and there is some inducement for our exporters and millers to seek the world-wide markets we held in 1910.

It might be well to tide the farmer over this year and give him some cash early in the crop year by paying him a bonus of \$4 per acre for all the land cropped last year that is withdrawn from production this year.

The statement that any part of the national income that should have gone to the farmer has been diverted to the middleman, the gambler, and the broker is refuted by the following facts: The gambler ruined himself following the Farm Board as it dissipated the taxpayers' money in the world's greatest gamble. The speculator who uses his brains and capital and who on an average reaps very modest rewards for his attempts to weigh the imponderables has lost millions helping carry the terrific surplus piled up by the Farm Board. The broker is suffering from almost complete lack of earnings due to the stagnation and death that accompanies anything that is stabilized. The handler of cash grain sees his expenses devouring his capital owing to the low volume of grain moving, and all he can hope for is that his resources will last him until better times. The only prosperous grain man is the big elevator owner who has been paid huge carrying charges for storing the surplus that has ruined all other branches of the

If the grain trade had not worked too cheaply for the past century, there would be many immense fortunes held by grain men and millers or their descendants such as have been accumulated in other branches of American industry. Where are they?

Chicago.

F. L. Schreiner.

[It is true that broker and grain merchant like the banker, the speculator, and the railroads, are having hard sledding just now when stagnation freezes assets and depreciates values. But the farmer is always the victim of our system of economics and commerce, dangling at the short end of the rope, and in the present with a yawning chasm beneath him. The average return or net income from an owner-operated farm is \$154 for the United States as a whole; \$202 for the East North Central States, and minus \$178 for the West North Central.—Ed. America.]

He Distinguishes

To the Editor of AMERICA:

In the article by Thomas M. Schwertner, O. P., "The Failure of a Bicentennial at Washington," we read: "We allowed to slip from our memories the handsome bequests of money to the cause of the American Revolution by the French clergy out of their own pockets." This statement oversteps the evidence. That the French clergy did contribute to the American cause in money taken from their own pocket, I distinguish. That they gave the money directly to the Revolutionary Forces, I deny. This is the impression one gets from reading the article. That they gave money to the French king to help him to "maintain freedom of commerce and safety of the seas," I concede. I further admit that maintaining freedom of commerce and safety of the seas was quite necessary for the winning of the war and that without the aid of Catholic

France we would today be under the rule of King George. Again, we should be very thankful to the French clergy for their aid, for it was necessary for its purpose. However, let us not say more than our evidence will permit.

Rochester. READER.

[Since Father Schwertner's article appeared, a Washington magazine published an apparently authentic account of a letter written by an official of the Bicentennial Commission in which he gave explicit instructions that no Catholic was to be employed by the Commission. After the letter was known, the official was promoted.—Ed. America.]

Political Problems Can Touch Morals

To the Editor of AMERICA:

I was astonished to see the letter of John Steck in the last number of America. Why a purely political screed should appear in a magazine which claims to be non-political and to take no sides in politics passes my understanding. If I were to write a letter advocating our joining the League of Nations you would very properly throw it into the wastebasket. And here you print a letter asking that this country should mix in European politics and help Germany and Austria to right "the great wrong that was done and is continually done to Germany and Austria . . . the greatest wrong done in modern history." The writer evidently does not consider the partition of Poland, by which Prussia and Austria were enlarged, as any great wrong, but very likely, like most Germans, holds the taking away of these territories by the Treaty of Versailles as part of "the greatest wrong" that this country is to help to undo.

May I ask for the sake of America to keep away from the beehive of European politics. To advocate universal disarmament is quite within the program of America, but Mr. Steck wants you to do more than that.

Chicago. Rev. F. S. Bechtel, S.J.

[AMERICA, which publishes no article or editorial that is purely political, is not responsible for the views expressed in its Communications column. Mr. Steck felt that a great wrong had been done Germany; AMERICA published his views, just as it here publishes Father Bechtel's who seems to hold that a great wrong has been done to Poland.—Ed. AMERICA.]

Our Versatile Staff

To the Editor of AMERICA:

Could it be through the carelessness of proofreaders that the signatures to the articles in AMERICA for February 11 were wrongly attached? How is it that Father Talbot's article is entitled "Smut" and Father Blakely's subject is the gentle Bernadette? There is not, I believe, one reader in a thousand who, if there were no signatures to either article, would not arrange them in the exact converse. In years of faithful following of the two writers, one naturally expects Father Blakely to be the zealot in social matters and Father Talbot to be the weaver of magic tales gracefully and beautifully told, not put together with flaming tongs and leaden bolts. Let me hasten to add that I do not believe either article suffers in the change. Both are extraordinarily well written; but after all, the constant reader should be allowed to express surprise when AMERICA'S Dickens writes prose poems and its writer of canticles concerns himself with drug-store circulation and the problems of irate mothers.

Bayside, N. Y. ELLEN COSTA.

Parisian Americans

To the Editor of AMERICA:

It has been truly said and amply proved in experience that Catholic youth may not attend secular colleges without running grave risk of loss of faith. In like manner is the patriotism of an American tested who lives abroad, particularly in France.

Fancy the absurd threat to renounce citizenship which is based on a definitely false premise in fact, as indicated in the communication published in AMERICA, February 4, even if it were not also a fact that whatever loans made Europe for strictly war purposes

were not long ago remitted. What debts remain (and these, we claim, should in all justice be paid or in somewise adequately be provided for) are very largely those calculated for the post-armistic period, together with interest at a rate so low that, had it been current generally throughout the country since the War, would long since have dissipated the ravages of a panic without parallel in history.

Any question that may remain as to whether such citizens should not renounce their allegiance had best not be left to those of us who must, if not, indeed, prefer to keep the home fires burning.

Los Angeles.

F. B. GALLAGHER.

Seminar in Mexico

To the Editor of AMERICA:

May we, through your columns, draw the attention of your readers to the Eighth Seminar in Mexico which meets July 8 to July 28, 1933?

The Seminar is held under the auspices of the Committee on Cultural Relations with Latin America and provides opportunity for study of the life and culture of the Mexican people. The Seminar, with eight years experience behind it, offers a three weeks' program of lectures, round tables, and field trips—all planned to give a comprehensive and non-propagandist introduction to Mexico. The program gives distinct advantages to those interested in fields of economics, international relations, the arts, education, and archeology.

The Seminar is subdivided into small groups under the leadership of such men and women as Judge Florence E. Allen, Dr. Charles W. Hackett, Count René d'Harnoncourt, Dr. Sylvanus Morley, Professor Alfonso Caso, Dr. Moises Saenz, Lic. Ramon Beteta, Elizabeth Wallace, Dr. Chester Lloyd Jones. Field trips are planned to many places of interest within a radius of 100 miles of Mexico City—Puebla, San Juan Teotihuacan, Tasco, Xochimilco, and Oaxtepec.

The first ten days of the program are conducted in Cuernavaca, a unique background for unhurried and thoughtful discussion. The second ten days are spent in Mexico City. The Seminar is followed by three weeks of optional trips to the States of Michoacan and Oaxaca and to the village of Tasco.

Applications and requests for additional information should be addressed to 112 East 19th St., New York City.

New York.

HUBERT C. HERRING Director.

High-School Tribute

To the Editor of AMERICA:

During the past month we girls here at school have tried to enter wholeheartedly into the spirit of the Catholic Press Month. We took delight in reading the many editorials in behalf of the Catholic Press which were published in the various Catholic periodicals and so some of us have decided to write letters of appreciation to our Catholic editors.

AMERICA is one of the many periodicals which come to our library each week. Though I am not as yet capable of appreciating thoroughly the reputed excellence of your periodical, it has my highest respect. It has kept me well-posted on current events and all the latest topics of the day. I like your Chronicle very much. Besides, America is initiating me into the ways of Catholic thought and is teaching me to value our Catholic men of letters. It is a valuable asset to a high-school girl to learn about her country and its politics from a Catholic standpoint. I also like the column "With Scrip and Staff" very much. I wish I could meet the Pilgrim personally. I think that he is a wonderful man. Your Literature column also claims a considerable amount of my time each week. I am grateful for the knowledge which these columns convey, and for the valuable information which I gain from each page of America.

Danville, Penna.

ANN GRENCIK.